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MAR 22nd 1917

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Illustrated Weekly Newspaper
Established in 1855



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THE AMERICAN WAY



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In the King's Name

The little King of England and the pauper boy changed places and could not change back!

The proud little King, first monarch of his time, King of all England, in rags, beaten, threatened, had but one friend, Miles Hendon—and he thought the child mad and was good to him in pity. And the ragged street child, dressed in the King's fine robes, bewildered and terrified, sat in the Palace. What a reckoning when the truth came out! What an amazed Miles Hendon! Was ever beloved and gallant Knight more gloriously rewarded?

Who of us so lucky as to have a friend like Miles Hendon—so wronged, so loyal, so kind, and so gallant! And the little street child in the King's Palace—what man does not wish to help him—what mother would not like him for a son?

MARK TWAIN

Bountiful giver of joy and humor; he was yet much more, for, while he laughed with the world, his lonely spirit struggled with the sadness of human life, and sought to find the key. Beneath the laughter is a big human soul, a big philosopher.

Out of the generous west came Mark Twain, giving widely and freely to the world such laughter as men had never seen. It was laughter whole-souled and clean, and yet the laughter of thoughtful men.

At first it seems a long way from the simple, human fun of Huckleberry Finn to the spiritual power of Joan of Arc, **but look closer and you will find beneath them both the same ideal, the same humanity, the same spirituality, that has been such a glorious answer to those who accuse this nation of being wrapped up in material things.**

There seems to be no end to the things that Mark Twain could do well. When he wrote history, it was a new kind of history, unlike any other except in its accuracy. When he wrote books of travel, it was an event, and the world sat up and noticed. He did many things—stories, novels, travel, history, essays, humor—but behind each was the force of a great, earnest, powerful personality, that dominated his time, so that even then he was known all over the face of the globe. Simple, unassuming, democratic, he was welcomed by Kings, he was loved by plain people.

He was a gallant fighter for freedom, for humanity. The simplicity, the kindly humor, the generosity, the spirituality half revealed that we like to think is America—all these were in Mark Twain. If foreign nations love him, we in this country give him first place in our hearts. The home without Mark Twain is not an American home.

The Centennial Half-Price Sale Must Close

Mark Twain wanted these books in the hands of all the people. He demanded that we make good-looking, substantial books that every man could afford to own. So we made this set, and there has been a tremendous sale on it.

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LESLIE'S

ILLUSTRATED WEEKLY NEWSPAPER

The Oldest Illustrated Weekly Newspaper in the United States

Established December 15, 1855

EDITED BY JOHN A. SLEICHER

"In God We Trust"

CXXIV

THURSDAY, MARCH 22, 1917

No. 3211



ICE FLOES THREATEN LIVES AND PROPERTY

The breaking of the ice gorge in the Allegheny River at Franklin, Pa., menaced lives and property and did damage to the extent of several thousand dollars when tons of ice were thrown against the buildings near the river and water overflowed the banks. Mayor Frederick W. Brown, by his quick action in calling out the fire department and the militia company, was responsible for the saving of lives and the protection of homes threatened by the pounding ice.

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EDITORIAL AND BUSINESS DIRECTORY

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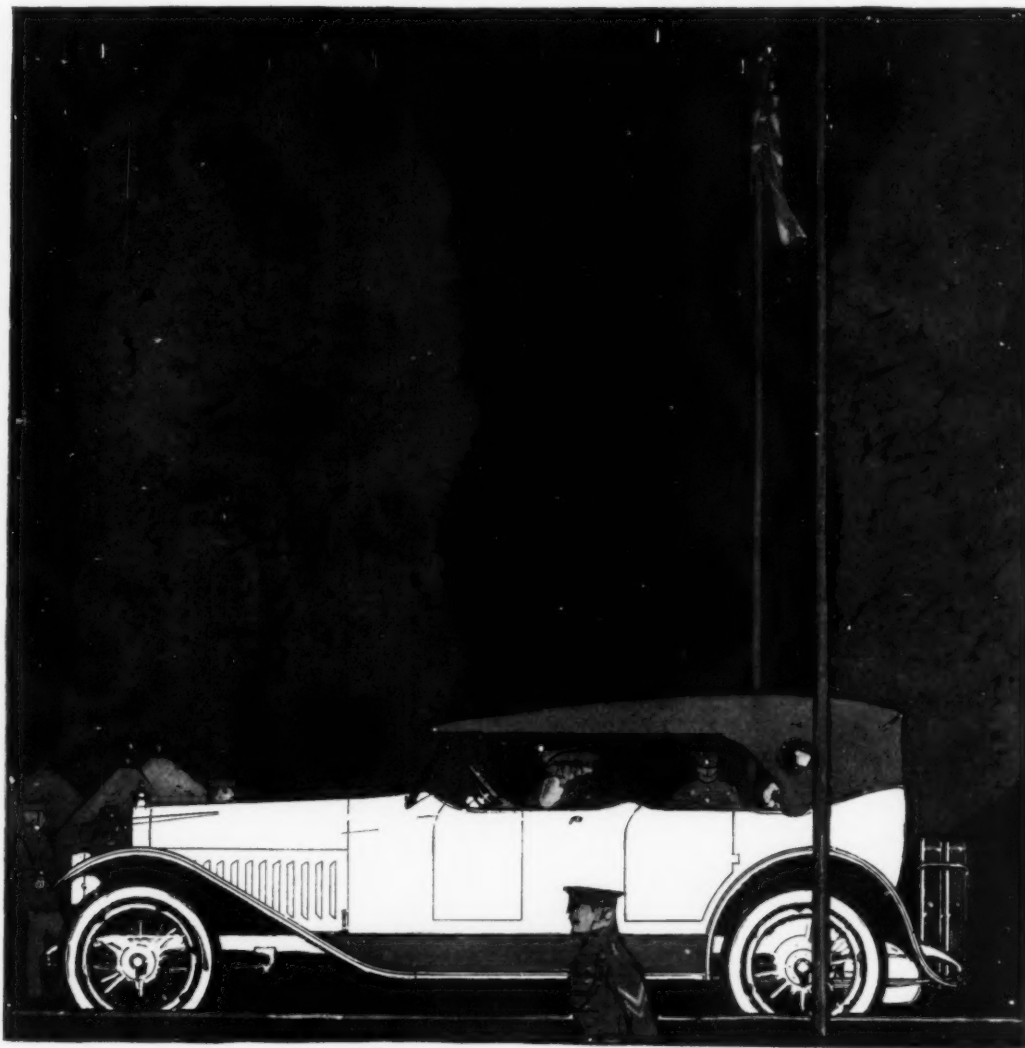
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THE SIXTEEN-VALVE FOUR has the unique distinction of being the most far-reaching improvement in engine design in recent years and still the most conservative. There has been no departure from the basic simplicity of the four-cylinder motor.

High power and utmost flexibility have been attained by the most direct means—increasing valve capacity without the roundabout method of multiplying cylinders to secure the same end.

By having two sets of intake and exhaust valves in each of the four cylinders a full flow of explosive gas is secured at any engine speed, thus maintaining full power at high engine speed and a degree of flexibility at low speed unobtainable in any other type of motor.

THE WHITE COMPANY
CLEVELAND



EDITORIAL

LET THE THINKING PEOPLE RULE!

COUNTRY ABOVE PARTY

WE are being forged into a new unity amid the fires that now blaze throughout the world," said the President in his inaugural address. "In their ardent heat, we shall, in God's providence, let us hope, be purged of faction and division, purified of the errant humors of party and of private interest, and shall stand forth in the days to come with a new dignity of national pride and spirit."

"The thing I shall count upon, the thing without which neither counsel, nor action will avail, is the unity of America—an America united in feeling, in purpose and in its vision of duty, of opportunity and of service."

"I pray God I may be given the wisdom and the prudence to do my duty in the true spirit of this great people."

The President has seen the vision of the true spirit of the American people; will he have "the wisdom and the prudence" to make that vision a reality?

The immediate appointment of an advisory council of the ablest men of America, regardless of party alignments, will achieve that "new unity" of action which is so vital in these critical moments of the nation's history.

Thus will America, profiting by the lessons Europe has learned after fearful loss, bring to the helm her most skilled and efficient pilots. Such men will inspire this country with the utmost confidence and in event of hostilities will avert the muddling which otherwise must cost us thousands of our best and bravest.

The President is an authority on the history of our country. He knows well the bitter stories of incompetency that previous crises have uncovered. He knows the doubts and disappointments that have chilled even the most patriotic citizens. It is for him to profit by this knowledge.

This country is today the mightiest potential force on earth. If outside forces goad it into action, are those most fitted for the work to direct its vast energies, or are its blood and treasures to be poured out vainly until our bitter experience has called leaders to leadership?

Your country is behind you, Mr. President. Give it the strongest and the best as guides.

FAIR PLAY DEMANDED

THE most preposterous statements have been made regarding the Government's loss on the carriage of second-class postal matter at one cent a pound. This rate is granted to newspapers and other publications. One rabid opponent of the newspapers fixes the Government's loss on second-class postage at \$100,000,000, another at \$80,000,000 and another at \$65,000,000, while the truth is that no one has been able to prove that there is any loss in the conveyance of second-class matter, all things considered, including its unquestioned indirect contribution to the only profitable branch of the postal service, the first-class mail.

Many years ago, the Government, on its own volition, fixed the second-class rate. It did so, undoubtedly, because of the fact, as tersely stated by Senator Hitchcock, that "newspapers and magazines have grown into a great educational institution equal to the schools in the dissemination of knowledge." For this reason, also, little country weekly newspapers were given free delivery in the counties where they were published. The Post Office Department does not pretend to be a money-making institution. The rural free delivery probably costs \$30,000,000 more than it produces, and the franking privilege costs millions every year.

Senators Weeks, Hitchcock, Ashurst, Penrose and others vigorously opposed the plan to saddle a heavy additional burden upon publications at a time when many of them were facing ruin because of the extraordinary increase in the cost of paper. The New York Herald, in protesting against the proposition to make a rate of one cent for letters mailed within the city limits suggested that the purpose was to give an impetus to the practice of advertising

A SACRED TRUST

BY HON. CHARLES EVANS HUGHES

THIS is an hour when we are reflecting upon the responsibilities which are pressing upon the leader of this nation. I am glad to say that I do not believe that there is a man of any party who does not stand behind the President of the United States in maintaining inflexibly the rights committed to his trust. We are a nation of free men, with the obligation of manhood. Peace we desire; our rights we would maintain; the honor of the nation is our sacred trust.

by means of circulars. It showed that for the amount of money that the printing and distribution of circulars require, an attractive advertisement could be inserted in the newspapers of any community with a hundredfold better result than wastebasket circulars ever produced.

If the newspapers of this country would only impress these facts upon their readers, we would hear no more of the one-cent crusades. The mission of their high-salaried organizers would be at an end.

BACK TO THE FARM

MANY a farmer boy would be better off in this era of high prices if he had stuck by the farm and put intelligence as well as hard work into its development. The young man from the country often has to accept a menial position in the industrial life of the city. Driving a trolley car in the city is by no means so independent or rewarding a pursuit as that of the young farmer who hauls his load of milk to the nearby station. The young man fresh from the country who gets a job in the big city finds to his great delight that he is getting more wages than before, but soon discovers that he is in the grip of steadily rising prices and that everything he uses he has to buy.

One thing that the era of high prices emphasizes is the error of the country to city exodus. The effect of experience and practical certainty that high prices of food products will continue should turn the tide back to the farm.

Trade experts are predicting that when peace comes the cost of living will be still higher, due to an enormously increased European demand for raw products, particularly foodstuffs. Farmers have been enjoying remarkable prosperity for a number of years, and there are yet better days ahead. The South, more than any other section, is responding to this opportunity. In 1915 the South contributed \$315,000,000 of the \$526,000,000 increase in agricultural production of the whole United States. A writer brings out the point that large numbers of Southern business men in the towns and smaller cities are buying and operating farms. Having taken up the work at first from a sense of loyalty to their section of the country in bringing about its development, they have found it profitable beyond expectation.

Modern agricultural colleges, such, for example, as the one made possible at Syracuse University by the beneficence of Mrs. Russell Sage, offer to young men a scientific training in agriculture that should mean a new birth to American farming, not only keeping the farmer's boy on the farm, but inducing the city-bred lad to adopt the ancient and honorable calling of the agriculturist as a lifework.

THE MELTING POT

THERE is still much trouble in Mexico. New York City has about 800 school teachers who are unnaturalized foreigners.

The Japanese Government prohibits the organization of labor unions, but permits collective bargaining.

The government of one of the States of Brazil has made an arrangement with Japan for the settlement during the

next four years of 20,000 Japanese laborers on the coffee plantations of that State.

The Ohio Industrial Commission found that in six big factories in that state employing about 40,000 men, the foremen have been in the habit of collecting graft from workmen who wanted a job or a raise.

Senator McCumber of North Dakota says that the best thing that could ever happen to the American people would be the closing of every theatre and place of amusement in the United States for ten years.

A Minneapolis man keeps a detailed record of his life showing exactly what he does every minute. He has statistics on every prayer he has offered and the records of more than 100 closely contested games of cards.

The amount of whiskey consumed by the American people in 1916 was greater than in any previous year since 1909, and the consumption of cigarettes reached the high water mark, due, in part, it is said, to the growth of the cigarette habit among women.

But the people still rule.

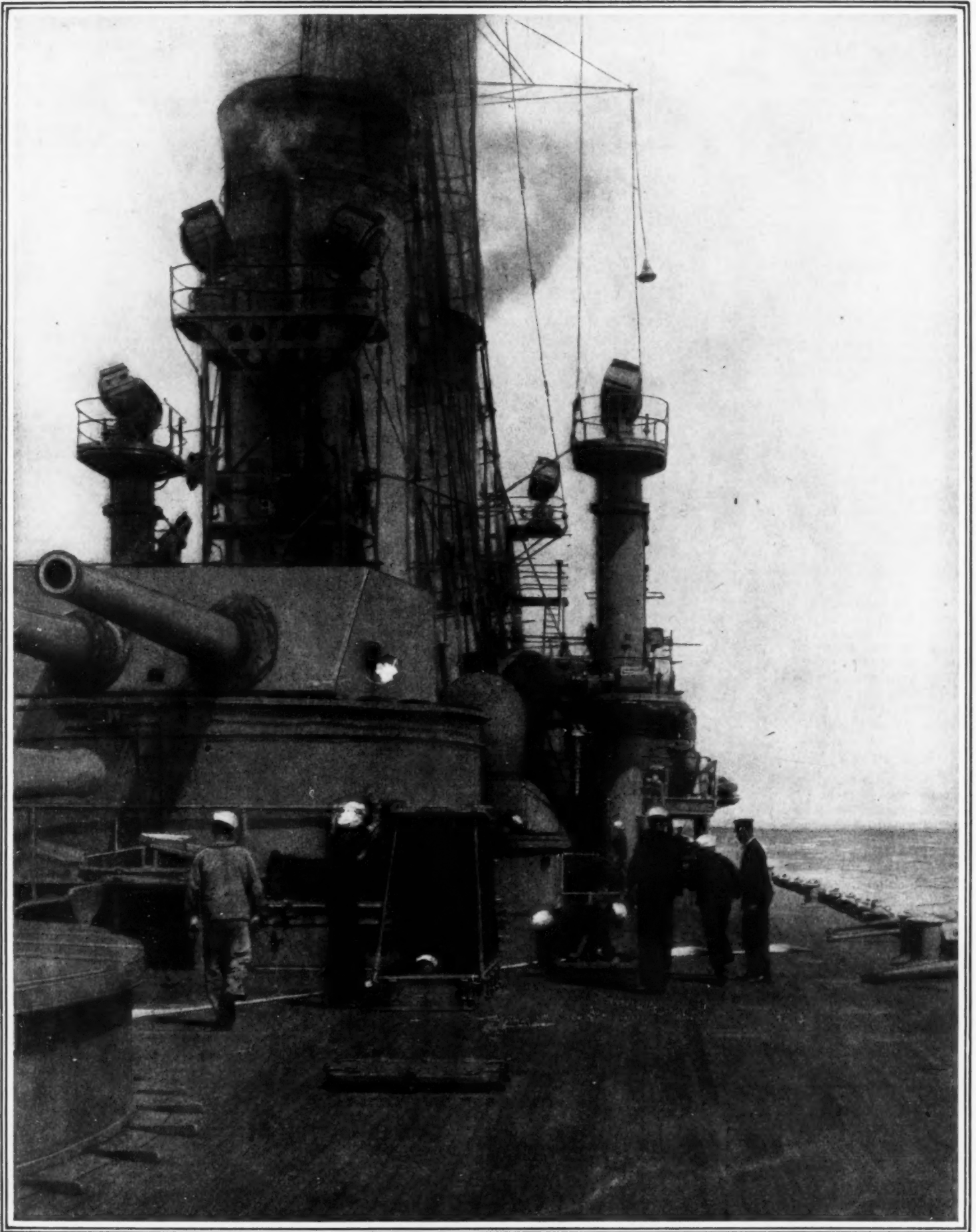
THE PLAIN TRUTH

ROOSEVELT. In the course of a spirited debate Senator Harding of Ohio didn't hesitate to say a good word for ex-President Roosevelt. Although he kept us out of war for seven years and brought about an honorable peace between Russia and Japan, it has been the fashion to say that if Roosevelt had been President he would have plunged us into war. "If Theodore Roosevelt had been President during the past four years," said Senator Harding, "the Lusitania would not have been sunk and we would now be living in peace instead of treading on the brink of war." Rapidity of judgment and quickness of action are Col. Roosevelt's strong points. Many think that these qualities would have successfully averted for the United States the danger of war, and the forceful leadership that held the Russian and Japanese commissioners in session till a peace treaty was signed would likewise have brought the European belligerents closer together. With Col. Roosevelt at the head of the nation there would have been neither waiting nor drifting.

JUSTICE! The Protestant Episcopal Church may well take pride in having secured a \$6,500,000 pension fund for clergymen and their widows, this exceeding their objective by \$1,500,000. Completed without "whirlwind campaigns" in a year's time under the direction of Bishop Lawrence of Massachusetts, it is the most colossal achievement of this sort ever put through by any church. Every Episcopal clergyman will now be assured of a minimum pension of \$600 a year on retiring at the age of 66. Each parish will be expected to contribute to the Fund annually 7½ per cent. of the salary paid its clergy. This contribution and the average salary of the minister throughout his active career will determine the maximum pension. Bishop Lawrence claims that this is the first church pension scheme based on scientific actuarial calculation, and so designed that it would insure its own solvency. Its success is proof of a growing sense of justice among the people toward the men grown old or disabled in their sacred calling, and should encourage Presbyterians, Methodists and various smaller denominations which are promoting their own pension plans. The church cannot afford to lag behind railroads and great industrial corporations in providing for the old age of those who have rendered faithful service.

UNMAKERS! The "Old Timer," commenting in the Spokane (Wash.) Spokesman Review on the Forbes series in LESLIE's, asks, "But how about the men who have tried to unmake America? Who are they and where are they? What is the extent of their damage?" The series on "Men Who Are Making America" has given the people an intimate knowledge of leaders whose names are household words, and has rendered a great public service in bringing out the industry, the perseverance, and the moral elements that explain the success of these makers of America. The list of America's unmakers may be just as long, but none is worthy of separate biographical treatment. LESLIE's WEEKLY, however, has for years been paying its respect to these unmakers of American institutions and industries. The muckraker, in the days of his popularity in some publications, never found his way into the columns of LESLIE's. We have never ceased to expose the tricks of the demagogue. The I. W. W. and the bomb thrower, the loafer and gangster, the preacher of class hatred, the misleaders of labor who have said the interests of labor are necessarily opposed to those of capital, the disciples of unreason and unrest never got aid or comfort from LESLIE's and never shall. LESLIE's work in this line will continue after the Forbes series is over.

SEA FIGHTER READY TO STRIKE



ONE OF UNCLE SAM'S BIGGEST BATTLESHIPS STRIPPED FOR ACTION

COPYRIGHT © MULLER, JR.

This deck scene shows the battleship *Delaware* stripping for action in battle maneuvers. All loose material has been removed from the deck and the hatches are being closed. The searchlights have been tilted up so as to render them less likely to be shot away. When a warship goes into battle it is stripped inside and out of everything inflammable that can be spared. It is said that

when word of the declaration of war by Germany reached the British Grand Fleet at sea all spare furniture was at once thrown overboard and the waves were dotted with pianos, desks, chairs, tables and other luxuries provided by the officers for themselves in time of peace. All had to be sacrificed to reduce the danger of an enemy's shell setting the vessel on fire.

EXPLOITING THE RUSSIAN BEAR

BY LUCIAN SWIFT KIRTLAND

EDITOR'S NOTE—This article, which is the fourth of Mr. Kirtland's series on trade opportunities in Russia, contains the valuable information which only a writer familiar with Russia can bring to American business men. The next of these notable articles will appear in the near future.

THE Russian Bear in the winter of 1904-5 was a very sick animal. Like tsetse flies, the Japanese had stung his paws in the Far East. The great beast drew back with panic in his heart to meet a very bad time at home. Our press told us of the political revolution which followed. We thought of hushed streets patrolled by grim Cossacks, of sudden desperate gatherings of mobs, of blood spilled, and of exile, and then we heard of the dramatic granting of a limited constitution. As we did not at that time desire anything from Russia, we uttered a few well-wishes to the Russian people and came to a pause in further thoughts.

But there was another nation which recognized that the daily life of more than 150,000,000 people could not be entirely taken up with revolution. That nation was Germany. She saw Russia's business prostrate, the army disorganized, and even mutinous, and the autocracy struggling for some compromise with the new ideas. It was the time of times to drive an opportunist bargain and Germany promptly exacted a revision of the commercial treaty of 1894. This new treaty was so favorable in getting everything which commercial Germany desired that it is unique among state papers.

German peaceful penetration into Russian industry and trade followed with such an overwhelming drive that even the imagination cannot grasp what that hold was unless stimulated by the experience of actual observation. German small business out-organized the Russians from breadmaking and bootmaking to hotel managing, and the *roubles* of these untiring penetrators expanded into capital for the financing of trade and manufacturing under German penetration in the banks. Credit was cheerfully extended to Russian buyers whose five per cent. notes were discounted by the German banks at three per cent. German harmony aided this credit extension by the exchange of commercial information and particularly by a rigid maintenance of boycott against dishonest Russian bankrupts. Whatever craftiness any scheming or defalcating Russian might employ against other foreigners or his own countrymen, he knew the lesson that he must be chary of the Germans. There was many times more Russian credit information at hand in Berlin in the office of Schimmelpfeng than had ever been compiled in totality by the Russians in all Russia. Even at the great fair of Nizhni-Novgorod, Schimmelpfeng was temporarily established so that a German salesman in an hour could learn the credit standing of any Russian in the entire empire.

The German penetration success was colossal, and apparently it was as solid and secure as a rock. But the Teuton mind made one mistake, as it has sometimes been known to make in similar instances—it did not have the imagination to stop short of wishing everything. Russian commercial life awoke to find itself stifled by exploitation. There were many causes for the great war, but it should not be forgotten that twelve years after the forced



WAR HAS MANY LESSONS FOR THOSE LEFT BEHIND

Under the hard tutorship of war, Russia has learned many valuable lessons in commercial development. One of the most important of these has been an appreciation of the value of time. Russian peasants, such as these, who formerly paid scant attention to the passing of the minutes have increased their own wages and the country's economic growth by more efficient labor.



A TYPICAL GERMAN CITY IN RUSSIA

The nobility of the Baltic provinces, descendants of purely Teuton stock, have always held a strong German influence in Russian affairs. Cities, such as Riga, of which a street is here shown, are more typically German than Russian. Conditions have changed, now that these nobles are fighting in the Russian ranks. For one thing, there is a fine of \$1,500 for uttering a sentence in German.



RUSSIAN SOLDIERS ARE HARDY IN SPITE OF THEIR RATIONS

Russian peasants' simplicity of living is exemplified in the army. It is said that the Russian soldiers thrive on fare that would kill other European soldiers. American firms must remember that the demands of Russia's masses are different from those of other civilized countries.

signing of the commercial treaty which gave Germany everything, Russia broke her bonds by war. For two years before 1914 it had been recognized by the great banking houses of the world that Russia was arming herself for the year of 1917 when the treaty would expire, but other forces hurried on the great conflict.

War has brought the Russian markets a world-wide publicity, in part through the awakening to a realization of Russia's undeveloped resources, but also it must be said that there has been the rumor carried on the wind that there is the "easy loot" of the trade which was once Germany's. There has been no lack of ambitious eagerness. The Japanese are to be seen everywhere in Russia. They have been busy establishing commercial consulates, and Japanese goods in close imitation of German models have begun to flood certain districts; but Japanese cheapness of quality is apparently overreaching itself. Japan's astuteness has not yet learned the value of honest goods. England, France, Scandinavia, America—all are in the competition.

A book called "The Coming Trade War" has been recently published in England. Here is an extract:

"The German has now lost the Russian's friendship and aroused the deep, passionate, and overmastering anger of the Slav. It is more than probable that the Russian will be slow to purchase German goods again—provided that he can obtain others that are, or appear to be, as good. If he cannot, well then obviously since self-preservation must outweigh sentiment, he will return like the dog of the Scriptures to his vomit."

Does the Russian favor being futuristically called a dog if he shies at being conveniently exploited in trade? The answer is that he

doesn't like it at all. A traveler to-day in Russia may learn without much effort that *Russia does not purpose being exploited by anybody, friend or foe*. The outside world seemingly is in ignorance of this determination.

I was talking with an officer in the Russian army. He is the managing director of one of the largest cotton mills in peace time.

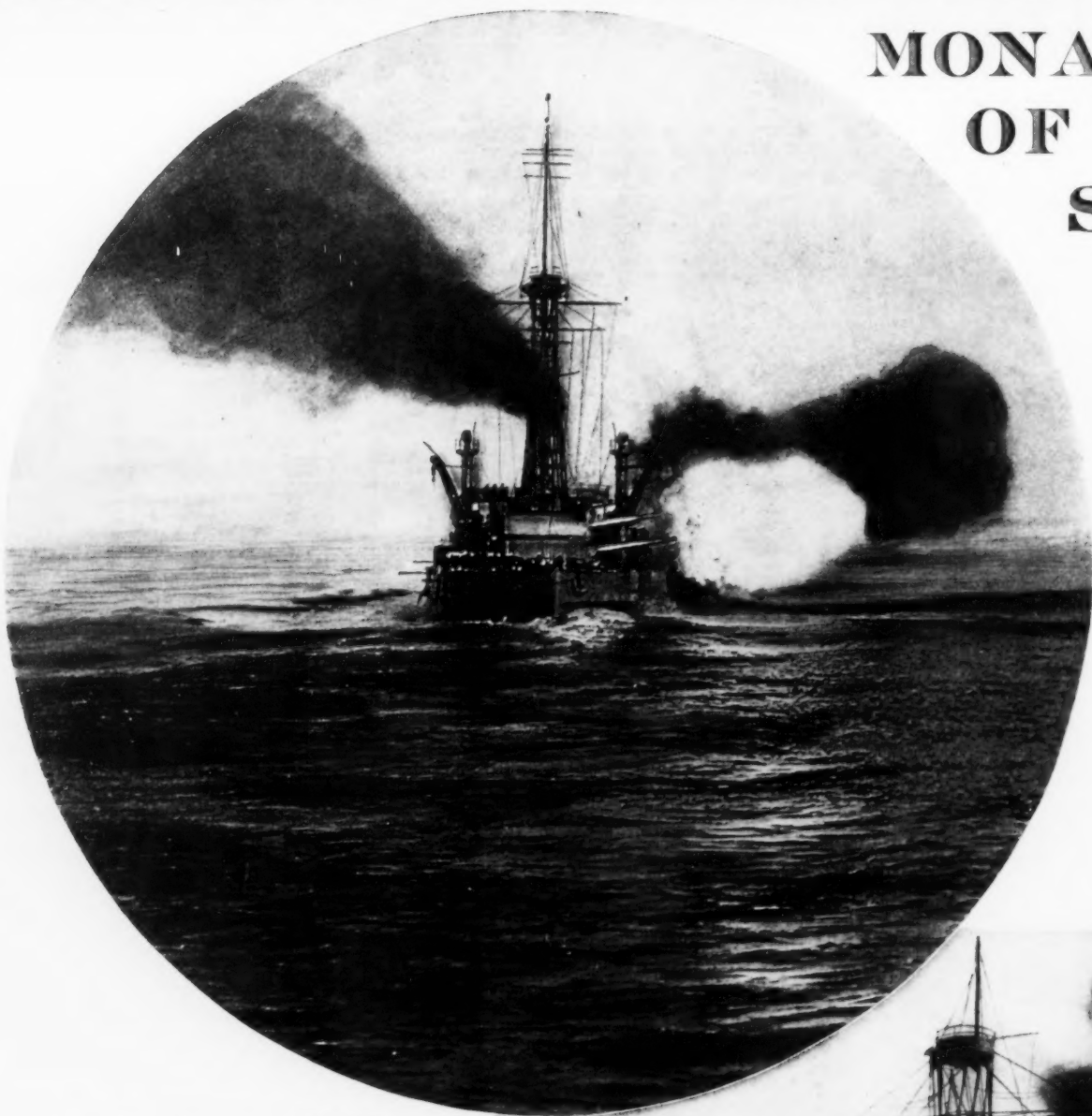
"England has financed the war," said he, "and we are deeply grateful for this invaluable assistance. The cost to England has been enormous and she naturally expects to recoup her losses in capital through her trade, especially through the Russian commerce which was once Germany's."

In our friendship for England and our distrust of Germany we shall be willing and glad to welcome our ally. In our friendliness and gratitude we will pay her business men a premium, and do this gladly, but there is an economic limit. I do not speak of preferential tariffs, but of the sentiment of our buyers. We would accept an increased cost of five per cent. to do business with England rather than with Germany, perhaps eight per cent. But we could not pay ten or twelve per cent. It looks as if our gratitude might be urged to pay a bonus of fifteen or twenty per cent. What an ironic tragedy it would be if, after fighting shoulder to shoulder with our ally in war, exploitation in peace should drive us into again welcoming our common enemy!"

Russia will need outside capital, outside intelligence, and outside practical experience to help her develop her natural resources, but this does not mean that Russia will issue a blanket invitation to the outside world to come to a harvest which will leave Russia only the husks. Politically the autocratic government is often stupid, blundering, narrow,

(Continued on page 334)

MONARCHS OF THE SEA

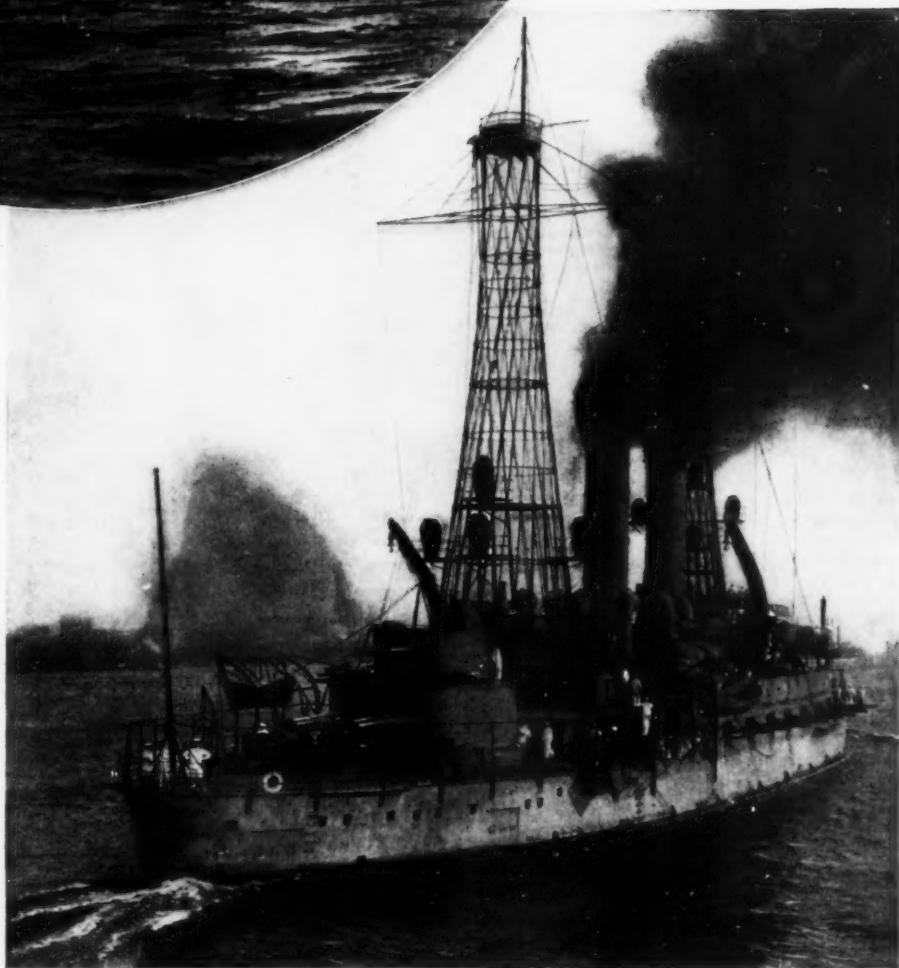


A BROADSIDE FROM THE BIG GUNS

At the southern drill ground, at Guantanamo Bay, Cuba, the Atlantic fleet is getting on a war footing. The *New York*, one of the largest battleships in the fleet, is pictured here as she appears when her big guns are thundering. The *New York*, completed one year after her sister ship, the *Texas*, was launched in 1915. Her principal armament is a battery of ten 14-inch guns and her complement is 1,025 officers and men.

STEAMING OUT OF NEW YORK HARBOR

The *Kentucky* is not one of the newest or fastest ships in the navy; she was completed in 1899, with her sister ship the *Kearsarge*, and the speed of each is only 16 knots an hour. But both of these good ships are ready for a call to defend the colors. In this picture of the *Kentucky*, as she was sailing from New York, two of her four 13-inch guns are seen in her turrets, and from her side project the businesslike muzzles of nine of her eighteen 5-inch guns. Her complement includes 753 men.



SABRES AND GUNS FOR DEFENSE



THROW ILLUSTRATING SERVICE SWORDS READY FOR DRILL OR FOR WAR

At Fort Myer, where both these pictures were taken, a squadron of cavalry is maintained at all times. A squadron, according to the organization of the United States army, consists of four troops, each of which is composed of 100 non-commissioned officers and men. A cavalryman, in addition to his sword, is armed with a revolver and a rifle, and he must also carry his camp equipment. Our photograph shows a cavalry sword drill.



THROW ILLUSTRATING SERVICE PRACTICE PERFECTS THE GUNNER'S AIM

A battalion of field artillery is maintained at Fort Myer. This United States Military Post is located on a reservation of 186 acres, on the Virginia side of the Potomac, opposite the Nation's capital. Frequent drills, such as the one shown in the picture, acquaint the artillerymen with the mechanism and the use of the field pieces. Guns like the one illustrated have a calibre of about three inches and are classed as light field artillery. They accompany an army into the field and may be quickly unlimbered and put into use.



MEN WHO ARE MAKING AMERICA

HOW A DEMOCRATIC INTERNATIONAL BANKER VIEWS HIS RESPONSIBILITIES—THE SPEYERS' CENTURY-LONG RECORD IN FINANCE AND SOCIAL SERVICE

BY B. C. FORBES

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THE toastmaster was presenting James Speyer, the international banker and public-spirited citizen of New York. He dwelt upon the courageous part played by the firm of Speyer & Company, their European houses and the young financier in supplying Collis P. Huntington with many millions of dollars to fructify our Western Empire by traversing it with the daring Central Pacific and Southern Pacific railroads. He recalled how Speyer and his associates had loosened European purse-strings and poured capital into the development of this youthful country. He commented upon the Speyers' century-old reputation for protecting clients. He eulogized Mr. Speyer's civic and public welfare activities, and finished with an eloquent peroration about Mr. Speyer's innate democracy and human sympathy.

"Your toastmaster, though he gave me far more credit than I deserve, forgot to mention the wisest thing I ever did," Mr. Speyer, on rising, protested.

Everybody stared. Most of them thought the introduction had covered the ground fairly well.

"The wisest thing I ever did," Mr. Speyer resumed with a twinkle, "was to choose New York for my birth-place."

Concerns in this country begin to boast of their venerable age when they reach the quarter-century mark. The Speyers began to make their mark in Frankfort-on-Main generations ago. By the seventeenth century one of James Speyer's great-grandfathers was quite a figure, while in the following century history records that the Imperial Court Banker Isaac Michael Speyer was seized by the French as a hostage to guarantee the payment of a war tax levied on the people of the free city of Frankfort-on-Main.

The Speyers caught the philanthropic spirit before the founding of the American republic. Frankfort still has charitable establishments which were named after Speyers from the eighteenth century. This long record has not been broken; recently members of the Speyer family left several million dollars for educational and scientific purposes. Finance and philanthropy were bred in James Speyer's bones and blood.

"Does money insure happiness? Is the life of a philanthropist a happy one?" I asked Mr. Speyer.

"Whatever you do, don't call me a 'philanthropist' or any such name," Mr. Speyer replied vigorously. "There are millions of men and women in this country who are doing just as much, indeed a great deal more, proportionately, than we are, and I am sure they get as much happiness and satisfaction out of it. One great—perhaps the greatest—advantage possessed by people who have a competence and who have more money than they care to spend on themselves, is that they have the spare time and money to devote to other purposes. Whatever I may have done in this respect is largely due to the inspiration and example of my wife."

Mrs. Speyer, as all the world knows, gives not only money, but herself freely to worthy causes. Her sympathies and activities go out, not only to children, to the poor, to the unemployed and other unfortunate human beings, but extend to dumb animals, for which, as President of the New York Women's League for Animals, she was instrumental in founding an Animal Hospital, where many a poor man has had doctored the horse that meant the mainstay of his family's bread and butter.

James Speyer has the most democratic heart and the most democratic ideals of any man of hereditary wealth I have ever known. He abhors everything savoring of pretense and cant and hypocrisy. His championship of labor has shocked some Wall Street magnates at times. His outspoken attitude towards autocratic-inclined, narrow-minded leaders has often elicited frowns.

But events have abundantly justified the wisdom of his stand. His convictions were born, not of any cheap desire to pose as a friend of labor, but of deep insight and unusual foresight; he can understand and gauge human nature better than some of his fellows, his vision is broad enough to see both sides of a question and his innate sense of justice has impelled him to come out boldly for what he has seen to be right and fair. For example, he urged the railroads not to fight Federal supervision when the Interstate Commerce Commission was being born. He favored postal savings banks and also the



JAMES SPEYER

An international banker who combines with exceptional business success a genuine civic devotion and public spirit

parcel post, as he believed both would benefit the whole country and every one in it.

In 1915 he gave a practical demonstration of his democracy, of his readiness to rub shoulders with all classes of his fellow citizens, by doing military duty at Plattsburg as a plain trooper—at the cost of not a little sweat, as the newspaper correspondents were fond of recording after Speyer returned at nightfall from some particularly arduous day's work. He believes in universal military service as a great unifying force for our citizenship and endorses General Wood's statement that "equality of opportunity means equality of obligation."

Mr. Speyer does not believe in American high finance holding itself in icy isolation, for in his conception the banker is a semi-public servant. Nor does he believe that publicity, of which he was an early and

ardent advocate, is enough. He believes, above everything else, in drawing the so-called masses and the so-called classes together, in promoting mutual understanding by mingling with one another, getting to know one another and learning one another's point of view. Almost every one of his endeavors has been inspired by this central, dominating idea of drawing together the rich and the poor, the educated and the uneducated, foreigners and Americans.

"People need to know and understand one another to be able to see correctly and sympathize with one another's conditions and aims," said Mr. Speyer in an address at the University Settlement. "A famous Frenchman has said, *Tout comprendre c'est tout pardonner*, meaning that to understand everything is to forgive everything. When you fully understand another person's mind and the circumstances and conditions that led to the molding of his opinions you are less likely to condemn him than you are to sympathize with his feelings, even though you may have to differ with some of his conclusions. Strife is usually based on misunderstanding."

The Speyer School, presented to Teachers' College in 1902, was the first practical plan in this country to link up settlement work with teaching and make the schoolhouse the social center of its neighborhood. The University Settlement Society, which Mr. Speyer helped to organize in 1891, was the very first settlement established here—its aim, of course, was to draw together different classes so as to help all. The same idea underlay the organization of the Provident Loan Society in 1894. Mr. Speyer helped to raise the first \$100,000 for it and is its president to-day. This society now has a working capital of over \$11,000,000 and has made loans, averaging \$33, to more than 5,500,000 people, the total amount loaned reaching \$185,000,000 since its foundation.

It was Mr. Speyer who founded the Roosevelt exchange professorship with Germany twelve years ago, also with a view to furthering international amity and comprehension. Later he provided funds to maintain the American Institute in Berlin to act as guide, philosopher and friend to American students in Germany and German students in the United States.

Mr. Speyer's active interest in such organizations as the American Museum of Safety, the National Civic Federation and the Economic Club (of which he was president) is prompted by the usefulness of such bodies in drawing labor and capital closer, thus enabling each to get a more adequate conception of the other.

James Speyer did not find his wife in the gilded halls of plutocratic aristocracy; he married Ellen L. Lowery, nee Prince, of old American stock, who at that time was conducting a tea room in New York. A niece of William R. Travis, the celebrated wit, her brilliancy, her ready humor and her kind heart for all, won Mr. Speyer. Before then she had, among other social services, taken a foremost part in organizing and helping working girls' clubs. For years Mrs. Speyer has been one of the most popular women in New York.

It was the larger measure of freedom, the freer play of democracy and the greater degree of opportunity and equality to be found in the United States than in Germany which determined Mr. Speyer to return to this republic and spend his life here after having been brought up in Germany from his third to his twenty-fourth year. The founder of the Speyer banking house in the United States was Phillip Speyer, who came to New York in 1837 and was later joined by his brother Gustavus Speyer, father of James Speyer. When the war between the States broke out and dire need arose for raising war funds, Phillip Speyer & Company, unlike the Rothschilds, enthusiastically threw in their lot with the North and rendered invaluable service in opening up a market in Europe for United States Government bonds, a stroke which combined patriotism with great profit to the firm and to its large following of clients abroad—the firm purchased bonds at as low as thirty-six cents on the dollar (allowing for the depreciated currency) which were later redeemed at par. It was at this time, 1861, that James Speyer was born, in New York City. He was educated in Frankfort and thereafter received

(Continued on page 339)



"WALDHEIM," MR. SPEYER'S COUNTRY HOME
"Waldheim," the beautiful country home of Mr. and Mrs. Speyer at Scarborough on the Hudson, is the scene of frequent gatherings of working girls in whom Mrs. Speyer has for some years taken an active and helpful interest.

NEW YORK'S POPULAR PLAYS



A FAVORITE AT THE ASTOR
Adele Rowland is the pretty nurse in "Her Soldier Boy" at the Astor Theater. This piece, which is timely just now, is delighting crowded houses.



A BEAUTY BUT NOT SLEEPING
Miss Stuart, in the Tschai-kowsky-Bakst Ballet "The Sleeping Beauty," is one of the most popular features of the spectacle, "The Big Show," at the New York Hippodrome. Her beauty and her extraordinary grace as a dancer have made her a favorite.



A COMEDY ABOUT TREASURE
Edith Taliaferro and Otto Kruger are two of the cast of "Captain Kidd, Jr.," all of whom contribute to the evening of mirth and excitement which has to do with the possession of a mysterious map and the perfect assurance that treasure is buried somewhere in the neighborhood. The play has been having an unusually long run at Cohan and Harris's Theater.



FOUR OF THE BEAUTIFUL JOYS OF "MISS SPRINGTIME"
In "Miss Springtime" as in the spring, a young man's fancy lightly turns to thoughts of beautiful divinities whose dainty little hats make halos, appropriately hovering over them. For the sake of such as they, one might willingly dress up in his evening clothes and endure the hard life of an actor. "Miss Springtime" is at the New Amsterdam Theater.

WHO WOULDN'T BE DONALD MACDONALD?
He and these charmers help to make "Have a Heart," at the Liberty Theater, a merry comedy.



SHAW WRITES PLAYS FOR HER
Gertrude Kingston's company of players has been delighting New York theater-goers with little plays, among them Shaw's "Great Catherine."



ADDS TO THE SPARKLE OF A NEW COMEDY
"Love o' Mike" is a recent arrival in the list of shows which are amusing Broadway, but at the Shubert Theater it is doing its share toward making smiles popular and fashionable. Among those who do most to make the skit a merry one is Molly McIntyre, the winsome miss shown above.

SEEN IN THE WORLD OF SPORT

BY ED A. GOEWY (THE OLD FAN)



**PHILADELPHIA MERMAID WINS
NEW LAURELS**

Miss Olga Dorfner, of the Quaker City, national title holder of the 50-yard and 100-yard swimming championships, who recently equaled the world's record of 29 seconds for the 50-yard dash at the championship swimming meet of the Middle Atlantic Division of the Amateur Athletic Union, held at Philadelphia. Fannie Durack, of Australia, established the record in 1914.

SO DIFFERENT

Here in the North the winds still blow,
And everywhere is slush and snow;
Our thoughts are black and our spirits low
It seems Old Winter'll never go.
But in old Dixie, far away,
Fair Mistress Spring, in glad array,
Welcomes with warmth the players all
Preparing for the season's call.

Perhaps it was the same last year,
Still Jack Frost brings to us no cheer,
When he's about all things are drear—
Give us Old Sol, for he's sincere.
Yes, in the Southland we would be,
Joining the baseball jubilee,
Watching our heroes run and prance—
But, can we go there? Not a chance.

*Up North the weary fans must wait,
And try to dodge the rheumatism
While care-free players in the South,
Study their baseball catchisms.*



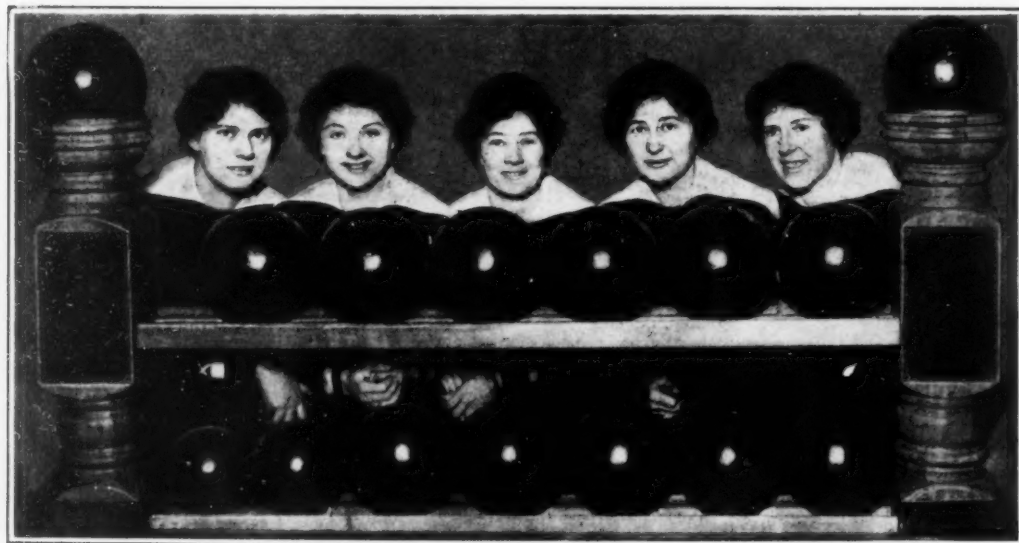
**CREW GIRLS OF THE UNIVERSITY
OF CALIFORNIA**

Here are the leading candidates from whom will be selected the co-ed twelve of the University of California, one of the most popular rowing organizations on the Pacific Coast. These young women recently forsook the gymnasium and the rowing machines for their huge whaleboat and real spring practice on Lake Merritt, Oakland, where the annual regatta will be held. Each whaleboat has a complement of twelve, plus a coach and a helmswoman. The picture shows, left to right, standing, Irene Hurley, Ethel Wall, Mary Kleineckle, Gladys Reston, Ella Deanchie, Mildred Crane, Anna Doolittle, Louise Beck and May McCleary; seated, Sophie Dinsdale, Elenor Schlotz, Marion Chandler, Gertrude Wallace and Helen Crane.



**COLLINS, BEST HITTER AMONG
SECOND BASEMEN**

Eddie Collins, for years one of the stonewall infield defense of the Philadelphia Athletics, but more recently a leading spirit with the Chicago White Sox, leads all second basemen in hitting over a stretch of years with a percentage of .340. Collins has played in 1,303 games, been at bat 4,557 times, made 905 runs, 1,551 singles, 193 two-base hits, 110 three baggers, 19 home runs, 233 sacrifices and stolen 455 bases.



CRACK WOMEN BOWLERS TO INVAD E EAST

Bowlers of the East, look to your laurels, for the Cleveland, O., Women's Bowling team, which has established an enviable record in the world of "strikes, poodles and spares" in the Middle West, has challenged you to defend your honors. All of the young women are experts. Each asserts that she can roll

250 with one hand tied behind her back, and they anticipate that they will make a triumphant conquest of both the male and female teams of the Atlantic Coast. They are, from left to right, Miss Hazel Barks, Mrs. Jessie Marshall, Mrs. G. Grenwald, Mrs. Marie Pearsall and Mrs. Grayce Garwood.



AMERICA'S LEADING HORSEWOMAN

Miss Loula Long, of Kansas City, Mo., generally conceded to be the best horsewoman in America, is the daughter of R. G. Long, a wealthy lumberman, and has her own private racing track, a duplicate of the noted Memphis course, at her father's \$1,000,000 stock farm. Miss Long, who is pictured riding Nancy Garland, has won more than 500 awards in the twelve years she has been showing her horses.

PEOPLE TALKED ABOUT



\$50,000 TO CATCH A MURDERER

To the Canadian Royal Northwest Mounted Police fell the task of bringing to justice the Eskimos who, in June, 1912, speared to death the explorer, Harry V. Radford, of New York City, and Charles Street, near Baker Lake in the Hudson Bay territory. Inspector J. Beyts has just finished three years of labor, leading a patrol of four men in the search, which has already cost the Canadian Government \$50,000 for wages and food for five men, for three years, 25 dogs, two schooners and their crews for two years. The hunt, which is the longest in the 41 years of history of the Mounted Police, means a search for two unknown Eskimos in an area of half a million square miles. Only a warm fur costume, such as the one Inspector Beyts is wearing in the picture, would be sufficient protection against the bitter cold of the long dog-sled trips. Each patrol serves for three years.



HIS ACCURATE AIM KILLED TWO VILLA BANDITS

On May 25th, 1916, two of Villa's lieutenants, Candelario Cervantes and Jose Venecomo, with about 60 bandits, attacked a party of 10 members of Machine Gun Company, 17th U. S. Infantry, at Cruces, Mexico, while the soldiers were securing food. One soldier was killed and two were wounded before Sergeant George O. Hulett, with an army rifle, shot the two bandit leaders. He has been recommended for a medal of honor.



WOMAN VERSUS WOMAN

Before a jury of twelve good men and true a Toledo woman will try to convict another woman of homicide. County Prosecutor John D'Alton, of Lucas County, Ohio, has just appointed Miss Esther Antin, Toledo's only woman lawyer, to prosecute the case against a woman charged with killing a man who entered her restaurant and insulted her. The case is the first in Toledo's history, if not in the history of the country, in which a woman has prosecuted such a case against one of her own sex.



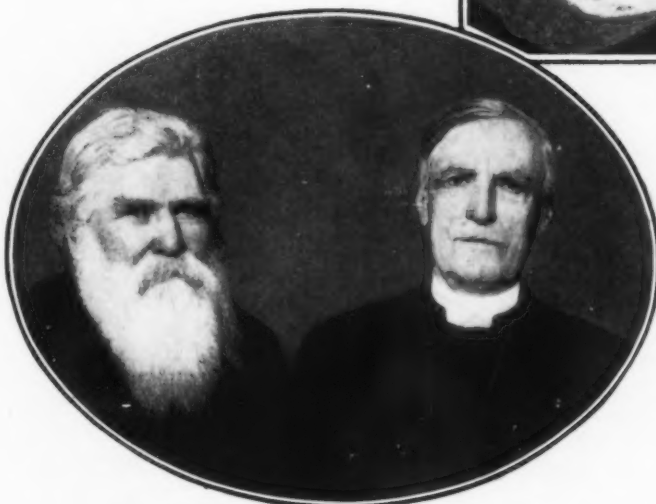
SCANT PENSION GRANTED TO MRS. FUNSTON

On February 19th, Major General Funston, commander of the southern division of the army, died at his hotel in San Antonio. On February 28th, the Senate passed a bill granting to Mrs. Funston a pension of \$100 a month. According to the pay table of the United States Army, a major general receives \$8,000 a year. There has been some comment on the inadequacy of the pension granted the widow of an officer with General Funston's notable record. In this picture Mrs. Funston is seen with her daughter Eleanor.



BOY'S INVENTION FOUNDS A THRIVING CORPORATION

Several years ago, Stewart Kurtz, of Canton, Ohio, invented a pneumatic jack by which the engine of an automobile might be utilized to lift the body. Last year, at the age of 14, he invented a non-leakable piston ring adaptable to engines of several kinds, and so successful has the device proved that the company, consisting of members of his family, engaged in manufacturing the piston ring, is swamped with orders, one order being for 1,080,000. Stewart, who is now at Penn Charter, plans to enter Harvard in the fall.

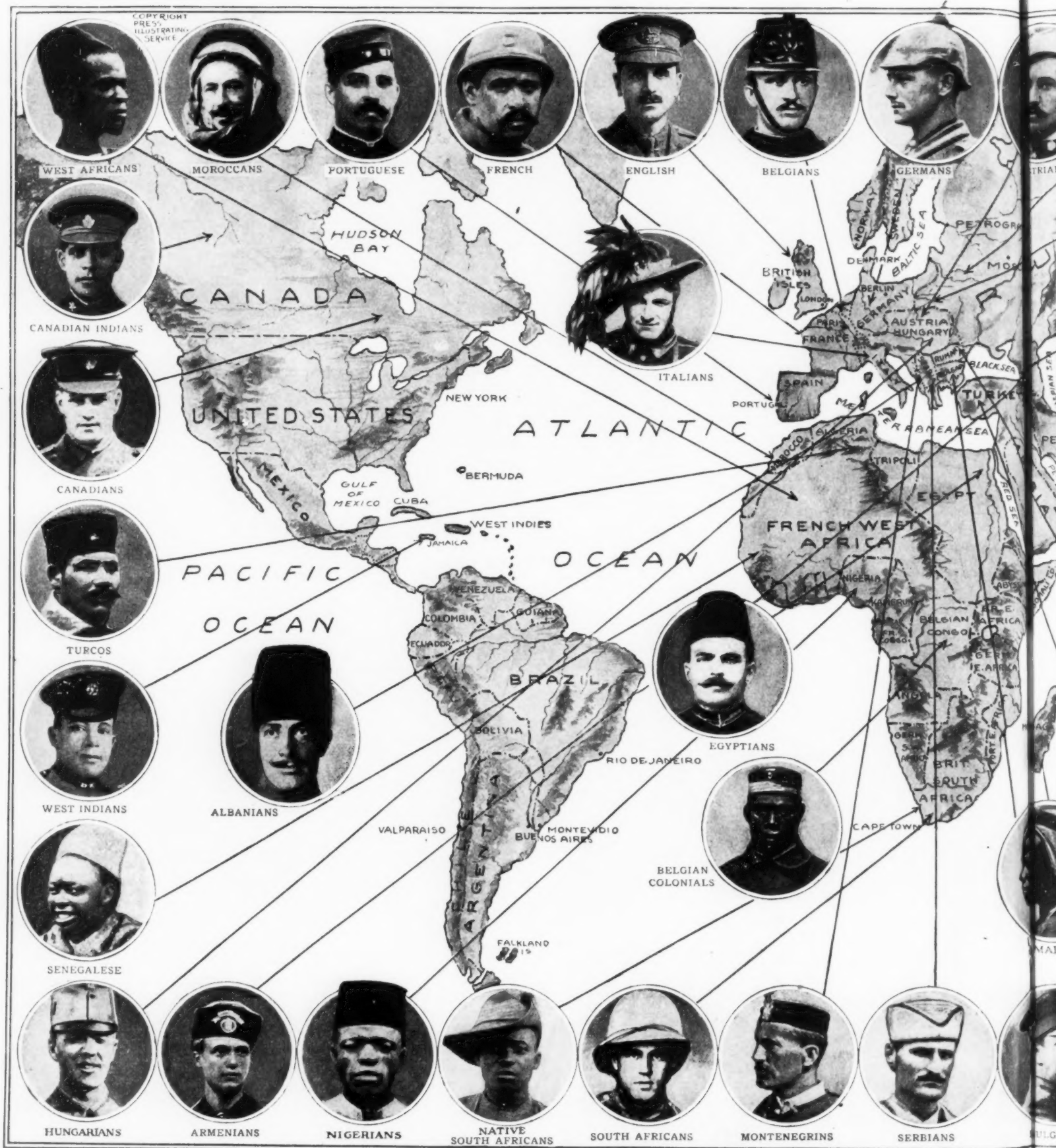


CLERGYMEN CLASH ON THE SUBJECT OF PEACE

Two Chicago clergymen, Rev. Jenkin Lloyd Jones (at the left) prominent in Henry Ford's peace crusade, and Bishop Samuel Fallows, Civil War Veterans, conflicted, constantly, in their speeches in the memorial exercises at Lincoln Memorial University, at Cumberland Gap, Tenn. When at the closing exercises, Dr. Jones called for the peace song of the Ford party, written to the music of the "Battle Hymn of the Republic," Bishop Fallows stepped forward and requested that the glorious original words be sung instead, and claimed the final triumph.

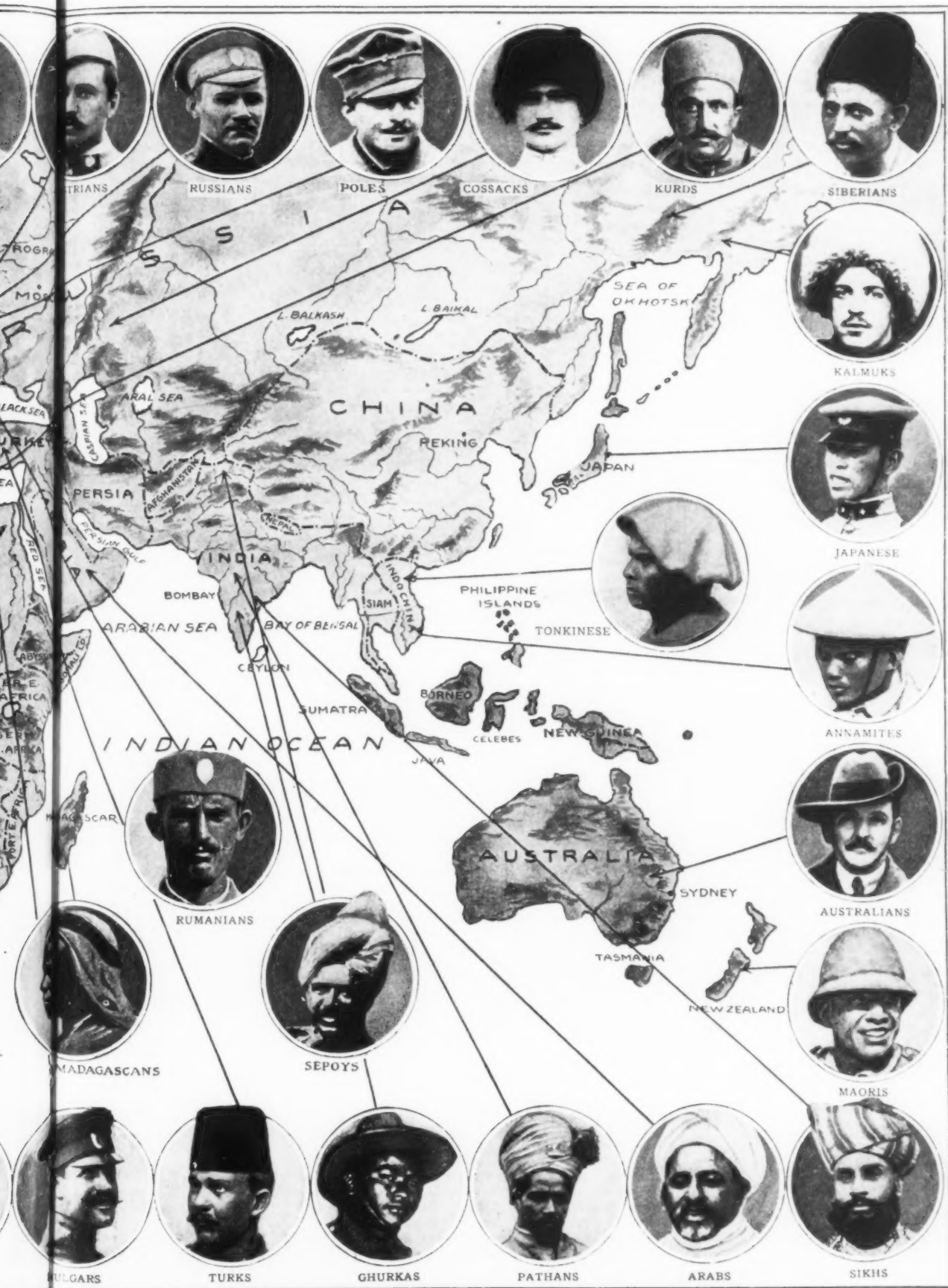
FORTY RACES FIGHTING IN

THESE PEOPLES ARE ENGAGED UNDER THEIR FLAGS IN THE MIGHTIEST STRUGGLE IN
IT IS NOT IMPROBABLE THAT BEFORE THE WORLD AGAIN SEES PEACE



IN THE WORLD'S GREATEST WAR

TRUGG IN HISTORY. SIDE BY SIDE WITH THEM ARE VOLUNTEERS FROM EVERY LAND.
IN SE PEACE EVERY FLAG ON EARTH WILL HAVE BEEN UNDER FIRE.



WHO AND WHERE ARE THE PEOPLES AT WAR

What will history, in years to come, call the great conflict now raging across the seas? The European War? People of Asia and of North America are engaged in the struggle. The Great War? Undoubtedly it is the greatest war that history has seen; the word "great" is inadequate to describe its enormity. The term World War has already come into use and it, better than any other expression, describes the gigantic contest which has involved in its bloodshed the peoples of the whole world.

The average person who has followed the news of the fighting in Europe has in mind the armies of England, France, Russia and Italy as being engaged in war with Germany and Austria. While these are the principal nations involved, a close study of this map will show the extent to which the nations of the world are actually concerned. On this page are shown photographs of representative types of 44 different peoples engaged in the contest. An arrow, leading from each soldier's picture, points to the part of the world from which he comes.

At the top of the page, in the center, a German soldier is shown and next to him is his ally, the Austrian. One of the Czar's millions of Russians, staunchly fighting with the Allies, is next. Then comes a Pole. The Kingdom of Poland, shortly after the fall of Warsaw, was established by the Germans within the boundaries of the ancient nation. Germany asked for the voluntary raising of a Polish army to fight with the Central Powers, and many Poles were fighting on the side of Germany and many others had already entered the war as Russian conscripts, so that Poles are now in the armies on both sides. Cossacks, Kurds, Siberians and Kalmuks all are fighting for Russia. The Japanese, by the Anglo-Japanese treaty, are with the Allies. The Tonkinese, natives of Indo-China, which is a French protectorate, are fighting for France, as are the Annamites, whose home is in Annam or Cochinchina, also under French control. The Australians, and the Maoris of New Zealand, are fighting for England. As British subjects in India, the Sikhs, Pathans, Ghurkas and Sepoys are battling for Britain. A great number of Arabs, revolting against Turkish rule, joined the British ranks. The Turks are with the Central Powers. As Madagascar is under French rule, the Madagascans have joined their lot with the Allied forces; Rumania, fighting under her own standard, recently joined the cause of the Allies. Bulgaria is an ally of the Central Powers. Serbia is with the Allies, fighting under her own flag, as is Montenegro. British South Africans and Native South Africans are warring for England. The Belgian Colonial forces are with the Allies and the Egyptians are fighting for England. Nigeria is with England. The Armenians, though under Turkish rule, are fighting in great numbers in the Russian army. The Hungarians are among the peoples fighting for the Central Powers. From French West Africa the Senegalese rally to France's standard. The West Indies, under British rule, have sent men to England's support. In Albania, warring chiefs have led bands of men to fight under the flags of both sides. The Turks are fighting for France. From our own continent the Canadian Indians have gone in large numbers to England's support. The West Africans also are fighting for England. Morocco, under French influence, has sent men to aid France. The Portuguese, late to enter the conflict, went to war under their own flag, on the side of the Allies. The French, English, Italian and Belgian armies, with the Russian, make up the Allies' principal forces.

There is some speculation as to the time that will elapse before China declares war on Germany, and there is not too much certainty that a map such as this, published in the near future, may not contain the picture of one of Uncle Sam's boys.



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THE TREND OF PUBLIC OPINION

BY CHARLTON BATES STRAYER

A ROLL OF DISHONOR

PRESIDENT WILSON erred on the side of under-statement when he described the dozen Senators who killed the Armed Neutrality bill as a "little group of wilful men, representing no opinion but their own," who succeeded in rendering the Government "helpless and contemptible." Popular indignation against the men responsible for what Senator Hitchcock calls the "most reprehensible filibuster in history" is not satisfied with the word "wilful." The anger and disgust of the people are more nearly represented by the New York World which styles the filibusters "delinquents and dastards," and the New York Herald which says they will be fortunate "if their names do not go down into history bracketed with that of Benedict Arnold."

The names of this group are: one of Missouri, O'Gorman of New York, Vardaman of Mississippi, Kirby of Arkansas, Lane of Oregon, LaFollette of Wisconsin, Gronna of North Dakota, Norris of Nebraska, Works of California, Clapp of Minnesota, Cummins of Iowa and Jones of Washington. The Legislatures of four States—Iowa, Wisconsin, Nebraska and Colorado (neither of Colorado's Senators joined the filibuster)—have declined to censure the "wilful twelve." The Senates of Delaware and Kentucky adopted strong resolutions of censure, the people of Oregon, with its famous Referendum and Recall law, began a movement to recall Senator Lane, while Washington has been flooded with letters

and telegrams denouncing the filibuster. The terms of three Senators—O'Gorman, Works and Clapp—have expired. Those who survive cannot escape the avalanche of public resentment their action has aroused in giving to foreign powers the totally false view that Congress and the people are not overwhelmingly behind the President in every measure to defend American rights, property and lives.

THE FRIENDSHIP OF JAPAN

SWIFT and scathing was Japan's denunciation of Germany's plot to involve her in war against the United States. The Japan Times calls the Zimmermann note "proof of a diseased mentality," while the Japanese Foreign Office refers to the frequent attempts of Germany "to sow seeds of distrust between Japan and Great Britain and to cause the estrangement of Japan and the United States." Premier Terauchi declares it would be "sheer madness" for Japan to join any combination against the United States with whom she is "linked by community interests and vast material interests as well as sentiments of sincere friendship." The reaffirmation by Japan of her traditional friendship is particularly timely following the successful efforts of the Administration in securing withdrawal of anti-Japanese legislation in Idaho and Oregon, and the projected cooperation by Americans and Japanese in China. "Americans," says the Japan Times, "now see as clear as the sun that German intrigue is at the bottom of all the pernicious efforts in America to nurse friction between the United States and Japan in the last three years." For the past thirty months it has been dinned into our ears that America's

next war was to be with Japan, that a conflict for the supremacy of the Pacific was inevitable. In the light of Japanese comment on Germany's plot, it is relevant to ask, Does this agitation trace its source to Potsdam?

IRELAND AGAIN— SEETHING

THE home rule controversy which was threatening revolution in Ireland when the war broke out is no nearer solution now than it was then. Despite the fact that the war enlisted both factions in Britain's defense, the old issue, unsettled, needed only a resolution in Parliament for the immediate application of the home rule statute to bring to Lloyd George the most embarrassing situation since he assumed the



From the New York World

SPIKED

Premiership. The abortive Irish rebellion has served to make more intense both the Nationalist cry for home rule and Ulster's hostility to it. Ulster opposes Irish rule as bitterly as the rest of Ireland opposes British rule.

Replying to the demand for immediate home rule the Premier declared there must be no attempt at settlement that would provoke civil war while the nation was at war, and that the Government's policy toward self-government was that any part of Ireland that wished home rule could have it, but that no coercion should be employed to compel Ulster to accept. At times forced to take his seat because unable to make himself heard, Lloyd George was called "turncoat" on the home rule question, while Sir Edward Carson was told he would make a better hangman than First Lord of the Admiralty. Before leading the Irish Nationalist Party in a body from the House of Commons for conference, John Redmond characterized the Premier's speech as "futile and worthless," repudiated the suggestion to partition Ireland, warned the Government that its course was strengthening revolutionary sentiment, and declared that if persisted in it meant government only "by the naked sword."

PRESIDENT TAFT put fourth class postmasters under civil service. President Wilson has now taken first, second and third class postmasters out of politics by an order effective April 1. The new order will be a political upheaval that should make for efficiency and economy, both of which have long been needed in the Post Office Department.

WATCHING THE NATION'S BUSINESS

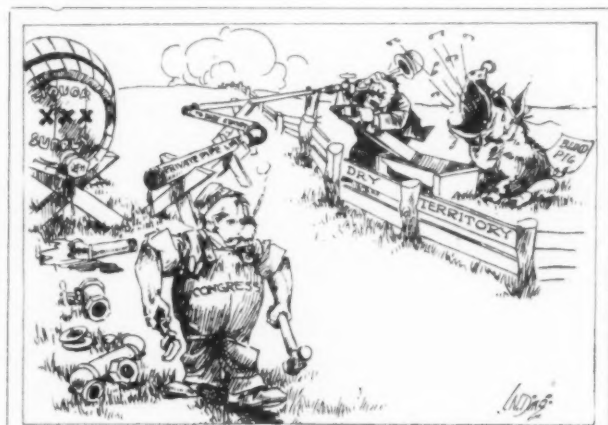
BY THOMAS F. LOGAN

LESLIE'S WEEKLY BUREAU, WASHINGTON, D. C.

INTRIGUING
WITH MEXICO

THE amazing disclosures of the Zimmermann letter, aiming at an alliance of Japan and Mexico with Germany in war against the United States, are in keeping with numerous incidents since the war began. While many reasons exist why the plan should have failed, Mexico has presented a promising field for plotting. It has been a knotty problem from the beginning. Apart from a prevailing enmity in Mexico against the United States, which, it is said, German emissaries have been sedulously fostering, there is the greatest ignorance among the common people there regarding this country. This, perhaps, has been somewhat dis-

control over to the Democrats. The advisability of trying to obtain this control has been seriously questioned by some Republicans. They hold that it would be better for them to permit the administration and the party which it represents to have full charge and consequently be unmistakably responsible for legislative results. With a Democratic majority in the Senate this would make the responsibility all the more obvious. On the other hand, it is argued by some that Republican control in the House could force the passage of many measures advocated by their party, and which would gain the approbation and support of voters in normally Republican States that swerved from the column last November. Apparently the



From the Colorado Springs Gazette

"THERE, BY THUNDER!"

sipated by the temporary occupation by Pershing's troops, as demonstrating not only the power of this Government, but the absence of any intent of conquest. If so, many believe the movement of the troops was worth all it cost. That the exposure of the Zimmermann overtures will end the plotting is scarcely to be expected. The prompt denial of the Japanese embassy in Washington that Japan ever entertained any idea of joining with Germany may be accepted at face value. Should Japan work, it would probably be alone. It is known that Japan has been busy in Mexico, whether with sinister intent or not. The latest suspicious move is the arrangements made by the Mexican government with Japan to establish its own ammunition and small arms factories, and thus be independent of American or outside sources of supply. Two hundred Japanese have arrived in Mexico with intricate machinery, which they will set up and operate. These, it is claimed, will be capable of producing between 700,000 and 1,000,000 cartridges daily. The situation is not one calculated to encourage Uncle Sam at a time when other great international questions are calling for all his tact and patience and possibly all his strength.

CONTROL OF
THE HOUSE

THERE will be a battle for control of the next House of Representatives between the two leading parties. The Republicans are expecting that Representative Martin of Louisiana, "Protectionist," will join their forces. Until elected to Congress, Martin had been a Democrat, but when sugar was put on the free list, he was elected by the voters of his district, Democrat; and others, against the regular Democratic nominee. Martin's support would give the Republicans 218 votes, a majority of one. Minority leader Mann is opposed for speakership because of his recent alignment with the pacifist element. Should an effort to displace him arise it would unquestionably split the Republicans and turn the House

latter view is in the ascendancy among the Republican leaders, who believe that a Republican House would formulate the Republican policy and show the difference between that and the Democratic policy.

RETIRING
SENATORS

WITH the close of the last session of Congress there passed from conspicuous public view a number of faces long familiar. In the Senate, four Republicans were succeeded by Democrats and six Democrats by Republicans. This makes the Democratic majority in the Senate ten, instead of fourteen, as formerly. Clapp, of Minnesota, one of the original progressive band, departs after a service of three terms. Thomas Taggart, with a brief record, and John W. Kern, long a commanding party figure, make way for Republican Senators from Indiana. Bryan, of Florida; Chilton, of West Virginia; Johnson, of Maine; Clark, of Wyoming, and Catron, of New Mexico, have not been without influence. Du Pont, of Delaware, an authority on military affairs, was one of the four surviving Senators who had served in the Union army during the War between the States. Luke Lea, at one time the youngest Senator, succumbed to the tortuosities of Tennessee politics, while Blair Lee met with like misfortune in Maryland. Local issues defeated Lippitt, of Rhode Island, for reelection. Sutherland, of Utah, will be remembered as an able Senator and forceful speaker. Oliver, of Pennsylvania; O'Gorman, of New York, and Works, of California, are examples of voluntary elimination, the latter being a Union soldier with extreme pacifist tendencies toward the close of his senatorial career. Martine, of New Jersey, while not the greatest, was perhaps the most picturesque of those who have departed. In his "swan song," the New Jersey Senator said that he had been called a "joke," a "mountebank," and a "buffoon," but never a "moral coward or a pretender." Republican Senators responded in terms of affectionate regard.

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THE whole truth of this preparedness idea has just hit me. For years I have carried insurance on my life, health and house. I have tucked away a comfortable nest egg in the bank. I thought this was *all* the protection that any father *could* throw around his family.

Defending the lives of my loved ones against the attacks of prowling burglars—this never occurred to me.

There isn't a streak of yellow in me. I've never been called a coward in all my life. I just didn't give it a thought.

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My trusty, friendly Iver Johnson. I've never had to shoot at a man. I hope I never shall have to. I never think of my Iver Johnson as a brutal, terrible weapon. I look upon it as a friend. The very knowledge that I have it gives me a sense of security.

Have you thought of a revolver as a friend before? Will you give your family protection that is one jot short of complete protection?



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Three Iver Johnson Booklets Sent Free

Indicate which books you want:
A—"Arms," B—"Bicycles," C—"Motorcycles."

EXPLOITING THE RUSSIAN BEAR

(Continued from page 323)

restrictive, and permeated with graft, but there is to be found in commercial and industrial Russia something of the same spirit of resurgence which inspired the army of 1916 to regain its stride despite the incompetency of the bureaucracy. The effect of this spirit is to encourage, even to compel, the government into a policy of constructive paternalism and protection. There may be future political revolutions, but the real revolution which will cut the channel of Russia's destiny will be the awakening spirit of commercial necessity.

There is plenty of evidence that can be uncovered in Russia that the effort of the government will be concentrated upon fostering development in manufacturing, in finance, and in all corporate activities so as to be in a position to control the foreign capital which will be invested. Unless some pressure breaks down this policy, which is now in the experiment, one important tenet will be that fifty-one per cent. of the stock of corporations established in Russia must be in the possession of Russian subjects; another measure will be that the majority number of the directors of all corporations must be Russians. A humorous sidelight upon this latter rule is the present scramble of American and British companies for experienced and capable Russians for their directory boards. There are not enough good men with foreign experience to go around. Ingenuity has so far succeeded in not wasting such good men as there are, the concentration being on the odd man who makes the majority. Certain Russians who speak English and who have had business experience are serving on a score of boards.

"In war selling," said Captain David Hough, of the Russo-American Corporation, a man who has had thorough experience in Russia both before and during the war, "the only value of their experience to American salesmen has been the education of having to deal with the government officials. Otherwise, selling goods which have to be had at any price, for gold, f. o. b., New York, is not even a third cousin to selling Russia in peace time."

I heard a young American salesman talking about a contract for about \$100,000 which he had just closed with a Russian firm. (He has sold several million dollars in supplies to the government.) "They certainly did squirm," he said, "but I had them where I wanted them." When asked if the resentment of the buyers would be lasting, he cheerfully answered, "It certainly will. If we sell anything here after the war it will be because our stock is so good it will be its own advertisement despite their resentment—but I'll be so far away by that time that I won't even hear that news."

There is in the Russian's mind the argument that the building up of business with us does not mean the building up of a new political problem. We have enough handicaps against our building up legitimate trade without having to find the edge of Russian friendship dulled by American cheap and shoddy methods of exploitation.

We need a commercial treaty with Russia. We need a bargaining power in our tariff to meet the proposed tariffs of other countries after the war.

We need to have our anti-trust laws either so altered or so construed that our export business can amalgamate to extend and protect American foreign interests against the government-protected solidarity of our competitors, such as the Webb Bill would have afforded.

But we need first and last the chance given to American business to organize to protect our good name against the odium which Yankee nutmeggers have created. American interests must be protected, but in some way also must the interests of the Russian buyer. If this protection does not originate on this side of the water there is plenty of evidence that the Russian Bear will make a move on his own initiative.



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DECIDE now to master your corn forever. Let today's corn be the last. Blue-jay will free you from the most painful corn. Apply one of these soothing plasters tonight. Pain ends. In 48 hours the corn disappears. Only Blue-jay gives this insurance. Paring is temporary. Harsh liquids are dangerous. Millions of corns are ended the Blue-jay way. Most corns require but one application. An occasional stubborn one, two or three. Try the gentle, simple Blue-jay way tonight. You will never be the victim of corns again.

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Sleep that makes in laughing day,
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Leslie's Travel Bureau which appears in the first and third issues each month will give specific information to LESLIE's readers who are planning to travel at home or abroad. Correspondents are requested to state definitely their destination and time at which the proposed trip is to be made. This will facilitate the work of this bureau. Stamps for reply should be enclosed. Address

Editor Travel Bureau, LESLIE'S WEEKLY
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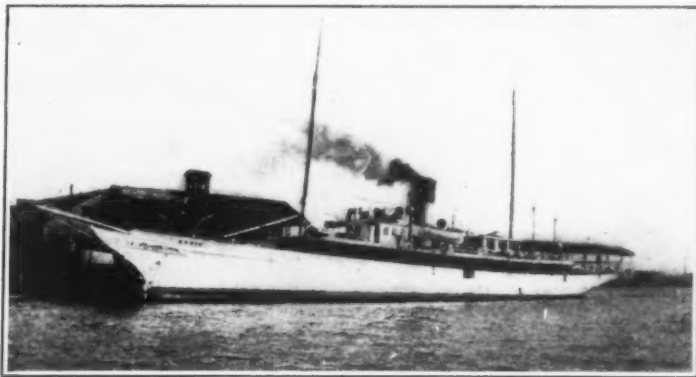
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EXPORT PROMOTION BUREAU

EDITED BY W. E. AUGHINBAUGH



READY FOR THE DANGERS OF THE OPEN SEA

In spite of the failure of President Wilson's measure for ship armament to survive the filibuster of twelve senators, owners of merchantmen are already assuming the responsibility for the protection of their own ships and are equipping them with the necessary guns. The first ship to sail armed was the converted yacht *Dravid*, which, on March 3rd, started for Cuba with a load of ammonia, protected by a rapid fire gun mounted on her forward deck.

FOUR thousand eight hundred and seventy-five English manufacturing plants are nationalized—controlled exclusively by the government. In the manager's office of each of these organizations there is a representative of the British government. The raw material which is used is bought by the government at the lowest possible price; overhead charges are reduced and factory output increased by government efficiency experts and the selling price of the finished article is determined by the same agency, after allowing a reasonable profit to the owner.

This situation developed as a result of the war. When bids were asked on munitions, despite British loyalty, quotations were so high that the authorities realized that they must step in if the nation was to be kept from bankruptcy. Machine shops were first investigated, and their owners stated that they could make lower estimates if the price of steel were reduced; steel producers laid the blame on the smelters, who, in turn, charged that mining companies were the culprits. Then the government determined that it must assume control of every industry connected with munitions. Other businesses became involved, such as clothing manufacturers, boot and shoe plants, and tanning establishments, until there exists to-day a strong possibility that every manufacturing concern in Great Britain will ultimately come under government control. As far as the British manufacturer and the employee are concerned there is little cause for complaint. One is assured a satisfactory profit and the other is being paid the highest wages he ever knew.

What will be the result after the war? This question is vital to our future prosperity. England cannot, for obvious reasons, turnplants over to owners at once when peace is declared. She will be obliged to change gradually to the conditions which previously existed, or there is a strong probability that she may see fit to continue to operate her industries as they are now being conducted. The commercial shock from a sudden transition to the former system of operating would be too great for even a nation as wealthy as Great Britain to stand and it will be at least five years before these factories are turned over to their former owners, if at all. Meanwhile, efficiency will be increasing, and with England's resources for getting her goods to the world's markets there is every indication that American goods will be forced out of the fields they have entered during the war.

In addition to this problem, the ban which England has put on imported articles means a loss to American manufacturers who have enjoyed a large trade with England and her possessions. The ultimate effect of the reduction of imports to England will be that the British people will be compelled to buy only British-made articles, and in time will

forget those of other make. As an example, take the case of a well-known American-made lock, which after years of advertising and practical tests made a place for itself in the British trade. Locks of all kinds are now not being admitted into Great Britain. Unable to get these locks, architects and builders will be obliged to use cumbersome and less efficient British-made goods, while the American article will be eliminated and ultimately forgotten.

Up to the present time no definite protest has come from this country nor have we adopted any legislation to retaliate in the shape of a discriminating tariff against British-made goods.

TRADE NOTES

Colombia is becoming the scene of considerable railway development, four new roads being contemplated. This affords an opportunity for American contractors.

Great Britain has 53 overseas banks with more than 8,000 branches. Japan is following the lead of her ally and has opened banks in China, San Francisco, New York, Latin America, Russia, Hong Kong and India.

Ships representing a total of 2,000,000 tons are on the ways or are contracted for in this country, and more shipyards are going up as fast as they can be built, but it is estimated that fully 800,000 tons will sail under foreign flags.

Statistics compiled by the Bureau of Foreign and Domestic Commerce show that Canadian buyers are purchasing in the United States five times as much goods as they are taking from the United Kingdom. Sales to Canada from the United States last year were valued at \$370,000,000 supplied by the British Isles.

ANSWERS TO INQUIRIES

Readers of LESLIE's interested in export trade. If any description are invited to ask advice or help from Mr. Aughinbaugh, who will answer all inquiries promptly by mail. Such answers as are of general interest are printed. This service is entirely free.

A. M. F.: Moving picture shows are common in Cuba and I do not advise your attempting to open one in that island.

B. K.: To get to India, evading the submarine boats, I suggest you sail from San Francisco or Vancouver, booking direct for Bombay. Any tourist agency can do this for you.

A. M. F.: An export and import house located in San Francisco should, under proper management, do an excellent business with the Far East and the West Coast of South and Central America.

H. S. H.: An American mechanic would find it difficult to compete with the small-salaried negro mechanics of Jamaica and I advise you not to go to Jamaica with the idea of securing work in this line.

J. P. L.: Fish spears are used only by the Indian inhabitants of the remote portions of Latin America. They make their own and I do not believe a profitable trade could be developed in this article.

W. C. Co.: I would not advise an American to open a bicycle repair shop or bicycle store in Rio de Janeiro. All makes of bicycles are represented and the field is thoroughly covered. A knowledge of Portuguese would be absolutely necessary.

R. T. B.: Telephones are to be found throughout Latin America, most of the smaller towns and cities being provided with them. The service is far from perfect inasmuch as the employees are not attentive and genuine efficiency is hard to find in these countries. This is also true of the telegraph. Cable companies are owned and operated by foreigners and give far better service.



Shapes the Day

The day is often made "sunny" or "gray" by the morning cup.

Some people choose coffee, and find there frequently follows some physical annoyance that casts a shadow over the day. Others use INSTANT POSTUM and find the day's brightness remains undimmed by physical discomfort. There's a good reason.

INSTANT Postum

is free from drugs and other harmful ingredients, and being made from cereals, contains only true nourishment. It is convenient and economical, has delightful flavor and always promotes health.

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Pluto Spring—
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Our Relation With You

A great business like this isn't so difficult to carry on, when you reduce it to first principles, as we do.

We look upon the hundreds of thousands of American motorists with whom we do business as one gigantic buyer, and the millions of tires we market yearly as one immense transaction.

We feel that if we disappoint this buyer in any degree, either as to quality of product or our trade relations with him, our business will suffer—he will not deal with us any more.

So we are mighty careful not to disappoint him, and to make everything we build *good* enough, and *worthy* enough, to invite his further custom and good-will.

The Goodyear Tire *you* buy is built this way—to uphold the good name of *all* Goodyear Tires.

The nature of our trade relation with *you* is of the same complexion as our relation with the motoring public at large.

For it is of men like yourself that the motoring public at large is composed—and it is to the individuals in that public that every Goodyear Tire must give account of its worth, every Goodyear transaction bear evidence of its sincerity.

Naturally we make each tire and transaction of a character to bear this responsibility.

Goodyear Tires, Heavy Tourist Tubes and "Tire Saver" Accessories are easy to get from Goodyear Service Station Dealers everywhere.

The Goodyear Tire & Rubber Company, Akron, Ohio

GOODYEAR
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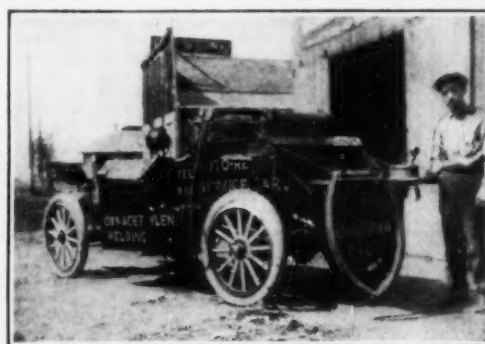
MOTOR DEPARTMENT

CONDUCTED BY H. W. SLAUSON, M. E.

Readers desiring information about motor cars, trucks, delivery wagons, motorcycles, motor boats, accessories or State laws, can obtain it by writing to the Motor Department, LESLIE'S WEEKLY, 225 Fifth Avenue, New York City. We answer inquiries free of charge.

A PORTABLE REPAIR SHOP

This ingeniously fitted car is provided with compartments and spaces for almost any repair that can be required by a car. In the photograph at the right, the outfit is being used to weld a broken piston by the oxy-acetylene process.



TIRES REPAIRED TOO

A complete vulcanizing outfit is also carried, and the heat is supplied to the burners from the small gasoline tank located at the rear, above the body. When not in use, the vulcanizing shelf folds back into the car.

SUPPLEMENTING THE "HOW" WITH THE "WHY"

WE have not statistics before us which will give the percentage of mankind endowed with that indefinite but none-the-less valuable trait sometimes known as "being mechanically inclined." It varies in different individuals, and some, probably, have no more idea why a wheel turns instead of slides than they have a definite understanding of the physical law that prompts warm water to rise and cold water to settle.

If we attribute mechanical inclination to twenty per cent. of the American populace, we will find that some two million four hundred thousand persons in this country during the last decade or so have had thrust upon them the control of a marvelous mechanism capable of traveling at speeds of forty and fifty miles an hour over ordinary highways; these nearly two and one-half million automobilists know the "how" of motor car control but do not understand the "why." In other words, they have no idea of the relation between cause and effect.

And yet automobile operation and care is entirely a matter of cause and effect. The accelerator pedal is depressed and the valve guarding the entrance of the mixture is thus opened, and a stronger explosion in each cylinder takes place, with the effect that the power of the engine is increased and the speed of the car doubled or tripled, as the case may be.

But how many motor car drivers know, for example, *why* an engine will overheat if driven constantly with the spark retarded? They know from experience or warning that such is the case, and therefore they learn to drive with the spark in as advanced a position as possible without allowing the engine to knock.

But if we can understand more of the simple *whys* of automobile operation, many of the *hows*, learned otherwise through bitter experience, may be reasoned out automatically. The man who can visualize what takes place in the crankcase of his engine when the lubricant is adulterated through the constant seepage of the heavier portions of the poor fuels which are now obtained, and which have become condensed when

they strike the cylinder walls, will need no warning of the manufacturer to induce him to change his lubricating oil and flush out the circulating system every five hundred or a thousand miles.

So too with most of the accessories and attachments which are placed on the market to render more safe or more comfortable the lot of the motorist. They are not money traps—the majority of them—but are legitimate inventions devised because there is a real need for their use. Some are absolutely unsuited to certain types of cars, while proving well nigh a necessity to others. Shock absorbers, when properly selected and applied, for example, are no more of a luxury than they are a money saver—but why? Why do all tires look alike, and yet one will give ten thousand miles, whereas another will live but a bare five hundred. Why is graphite, that enemy of friction, suitable for use in some oiling systems and to be avoided in others? Why, with but few exceptions, are the ball and roller bearings used so successfully in wheels and axles, studiously avoided in the construction of a crankshaft with its multitudinous bearings, which develop strains and stresses little dreamed of by designers a few years ago? Why does the automobile starting battery, admittedly the highest type of storage battery yet devised, require more frequent attention and renewal than those used to illuminate our railroad trains and country houses? Why does a spark plug, which will produce perfect ignition in one engine, result in misfiring, knocking, and other mysterious ailments when applied to another engine of a slightly different type?

These are questions which, while not vital to the absolute "know how" of the operation of an automobile, nevertheless have a direct bearing on its care, and consequently on its length of life. The various phases of the "why" of automobile behavior will be discussed in future issues of the Motor Department. Each subject will be discussed separately—probably one each month. The topics will cover such accessories and parts as tires (fabric and cord),

(Continued on page 337)



YOU'LL ENJOY
the comfort and
service of this new
double grip

PARIS GARTER
No metal can touch you

It's No. 2510; only
35c per pair. Ask to
see this new number.

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grips at 50c also; single
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SE-MENT-OL is the orig-
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cement.

Dissolve it in the hot water
of your radiator. Run
engine until leaking stops.
Time, ten minutes! Drain
and refill with fresh water,
and your radiator is like
new. Repairs several leaks
as quickly as one.

Ask any dealer. Price 75c

Look for the pumpkin-colored cans.

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CAPITAL & SURPLUS \$4,000,000.00
ASSETS OVER SIXTY-FIVE MILLION DOLLARS

MOTORISTS' COLUMN

(Continued from page 336)

shock absorbers, ignition systems and spark
plugs, carburetors and fuel systems, lubrica-
tion and lubricating systems, bearings,
batteries, and the like, and will be written
with the view of helping the man already
provided with a "how" to understand the
"why" of what he does or what he should
do.

QUESTIONS OF GENERAL INTEREST

TIRE CHAINS AND TIRE GUARANTEE

C. A. T.: "I have noticed that some of the tire
manufacturers refuse to guarantee a tire if there is
evidence that chains have been used with it. I
have always thought that tire chains did not injure
a tire and would like your view of the matter."

Some tire manufacturers have taken the
attitude which you mention because of the
fact that tire chains of the wrong type, or
chains which have been improperly applied,
will not "creep" on the surface of the tire.
This means that the cross chain will gradu-
ally wear its way into the tread of the tire
with each revolution, with the effect that the
vital portion of the tire becomes badly cut.
Chains which are properly applied, how-
ever, will come in contact with a different
portion of the tread with each revolution. I
believe you will find the majority of tire
manufacturers fair in this respect of tire
adjustment when chains have been used.

INCREASE IN MOTOR TRUCKS

I. K. L.: "Can you give me any figures relative
to the number of motor trucks used in any one
section of this country now as compared with the
number of horse-drawn vehicles in the same
section?"

A few months ago the National Auto-
mobile Chamber of Commerce issued a
statement to the effect that on the 1,100
miles of highways embraced in the Massa-
chusetts State system, motor vehicle traffic
has increased at the rate of 70 per cent a
year, while horse-drawn traffic has decreased
at the rate of 5 per cent a year. From 1912
to 1915 the increase in the number of motor
trucks using these roads was 230 per cent.

WASHING THE CAR

E. R. C.: "A garage man has told me that cold
water will harden the varnish on my car and that
warm water should never be used. Is he correct
in this statement?"

Cold water is better for a car than hot
water, but it should be neither too cold nor
too hot. The best results are obtained when
water having a temperature between 60
and 70 degrees is used for all highly var-
nished portions of the body. Warmer water
may be used if it is necessary to remove
mud and grease from the running gear and
other painted portions of the chassis.

OVERHEATING THE BATTERY

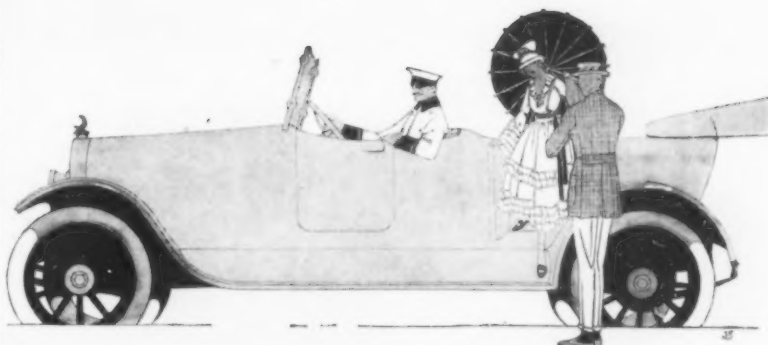
H. E. D.: "I understand that overcharging the
battery will cause overheating, and that this is as
bad for the plates as if the battery is run when con-
tinually exhausted."

It is probable that a continuously over-
charged battery will become useless in a
shorter time than the one which is contin-
uously discharged. The temperature of the
connectors of the battery when the hand is
laid on them should not be above blood
heat. A temperature of 110 degrees of
the acid will indicate that the lights should
be switched on to full brightness in order to
take out some of the overcharge which is
being fed into the battery. A temperature
of 120 degrees of the liquid of the battery
will prove disastrous to the latter.

STRAINING OIL

O. R. N.: "Lately I have formed the habit of
draining the oil from my crankcase every 500 or
1,000 miles. In certain respects this seems rather
wasteful for I use an expensive grade of oil, which I
think should be strained."

A good grade of oil may be strained
through five or six thicknesses of cheese
cloth to remove the particles of carbon and
bearing metal which may have accumu-
lated in the oil reservoir. This is possible
because a high grade of oil will not become
broken down or worn out through 500 or
1,000 miles of use. The main reason for
renewing oil so frequently, however, is the
accumulation of condensed gasoline which
is not sufficiently vaporized, and this
eventually reaches the oil reservoir. This
should be evaporated by some means before
the oil is replaced in the reservoir.



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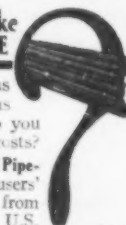
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A MILLION DOLLAR SHRINERS' TEMPLE

IT will be of interest to Shriners of North America, and especially those in the jurisdiction controlled by Lu Lu Temple of Philadelphia, to learn that plans are rapidly being completed for the construction of a new mosque to be erected on a new site, and something about the master worker who is striving to give to Lu Lu Temple one of the greatest mosques in North America. His name is W. Freeland Kendrick, a



W. FREELAND KENDRICK

member of one of Philadelphia's oldest families, prominent in banking circles and popular in public life. His Masonic record is interesting. At 22 he received his first degree in University Lodge No. 610, F. & A. M., and became its Worshipful Master at 26, next High Priest of Harmony Royal Arch Chapter No. 52, Eminent Commander of Philadelphia Commandery No. 2, Knights Templar, and Division Commander of Division No. 1. He is also a member of Philadelphia Consistory, A. A. S. R.

December 4th, 1901, he entered the Ancient Arabic Order, Nobles of the Mystic Shrine and it is doubtful if a Shriner in North America has had more honors given him by temples other than his own. He was elected Illustrious Potentate in December, 1905, which position he has held to the present. He has brought Lu Lu Temple from a membership of less than 2,000 to over 7,000; it stands second in membership in the order, is without debt, and has over \$20,000 in bank and property valued at nearly half a million.

Mr. Kendrick was signally honored at the Supreme Council at Boston, September, 1915, when he was elected to the Thirty-third Degree, a well merited reward for services. On the death of his uncle, he was elected President of the Board of Managers of the Philadelphia Masonic Home and of the William L. Elkins Orphanage in Philadelphia. Mr. Kendrick celebrates his birthday each year by inviting the aged inmates of the Home and the children of the Orphanage to a day's outing at the Lu Lu Temple Country Club. He was elected Receiver of Taxes for Philadelphia for four years and introduced many improvements. Many have suggested his candidacy for the mayoralty. He would serve with distinction.

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ONE-FOURTH of Oregon's almost 60,000,000 acres is covered with merchantable timber, half of it in government forests. Oregon's share of the nation's timber resources is one-sixth, and is estimated to represent timber for \$6,000,800,000 worth of manufactured lumber. The lumber industries employ nearly half of the wage earners in the State; the annual wage budget is \$15,000,000 and the yearly outlay for equipment and supplies is \$9,000,000 more. Steps are being taken to protect this great State and national asset against destruction by fire, which, in the last few years has caused a loss estimated at \$240,000,000.

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MEN WHO ARE MAKING AMERICA

(Continued from page 326)

a thorough training in international banking in both London and Paris as well as in the historic banking house of the Speyer family in his ancestral town.

Although his parents had returned to Germany and it was taken for granted that James would remain at home, he made up his mind that he would rather live under the Stars and Stripes, as his father had been a staunch American till his end. When twenty-three he set sail for America, joined Speyer & Company in New York and soon became its head.

He brought his nerve with him. At first New York's heavyweight financiers took little or no note of the beardless youth. They regarded him merely as a rich man's son, under no necessity to work to add to his fortune, and unacquainted with the intricacies of American finances. The principal figures then in the financial limelight were J. P. Morgan and Jay Gould, with James J. Hill and Collis P. Huntington, the great railroad builders, forging towards the front, although the latter had no general financial backing.

Jay Gould was astonished one morning by a visit from one who looked a mere boy. The visitor, however, had painstakingly drawn up a plan for the reorganization of the St. Louis & Southwestern, then in trouble. Jay Gould controlled the junior securities, but Speyer & Company had been selected as members of a committee to protect the first mortgage bonds held in Germany. The doughty veteran had more respect for his youthful visitor before the interview was over. To make a long story short, Speyer's plan was taken up and finally adopted—the terms, incidentally, being entirely satisfactory to the young banker's clients.

Huntington quickly recognized the young man's ability and industry. The newcomer meanwhile had concluded that Huntington personally and his Southern Pacific and Central Pacific Railroads were well worthy of continued financial and moral support—and likely to prove profitable. The two men became close friends and co-workers. Millions of dollars were brought by the Speyers not only from Germany, but from their Amsterdam and London affiliations, to be poured into the Huntington properties to put them on a solid financial footing and to meet their indebtedness to the Government in full, a piece of financing that was regarded as remarkable at that time. Union Pacific was then apparently trying to compromise its debt to the U. S. Government, but the Speyers and C. P. Huntington were determined that Central Pacific should pay in full. President McKinley had been placed by Congress at the head of a commission to settle these railroad debts, and Speyer assured him that the Central Pacific would arrange a full settlement. So many threads had to be taken up in America and Europe that the agreement, which had to get the formal signature of the President by a certain date, was not ready until the last moment. Mr. Speyer, the instant everything was finished, started for Washington with the papers—he was taking no chances of a slip-up. A snowstorm burst with great fury while he was on the way and his train was stalled for what seemed to him an eternity. After overcoming considerable difficulties, he reached the capital in the nick of time.

To his courage Mr. Speyer linked judgment. His command of foreign capital enabled him to do so much for the development of American transportation facilities that Speyer & Company soon became recognized as one of the three most influential international banking firms in the country.

"Stand by your clients," Mr. Speyer had had inculcated into him as the family motto. When B. & O. defaulted in 1896, Speyer & Company introduced a new policy in American banking by offering to buy the coupons

(Continued on page 342)



A Brief Hint at the Contents (Only a Partial Selection)

Human Nature: How to Handle It (Business Psychology)

The Mind and How it Works. Practical Principles of Appeal. Business World Takes You at Your Own Valuation.

How to Write Letters That Pull

Conversational Style in Letter Writing. How to Write too Good Letters a Day.

When to Write a Short Letter, When a Long One.

How to Write a Letter That Will Get Attention.

How to Write a Letter That Will Develop Interest.

How to Do Business with an Irritable Customer.

How to Do Business with a Woman, a Superior, a Subordinate.

Collections by Mail.

How to Condense Salesmanship in Letters and Advertisements—creating desire, proving your statements, making a man feel like ordering, clinchers.

Follow-Up Systems.

Advertising

Planning an Advertising Campaign.

Psychology and Art of Advertising Display—Attention Values.

Forty illustrations of Magazine, Newspaper and Street-car Advertisements, Mediums.

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Retail Advertising.

Direct-by-Mail Advertising.

Keying and Testing Advertising.

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Personal Salesmanship

Personality and How to Develop It.

Different Kinds of Salesmen and Their Duties—retail, wholesale, specialty.

Modern Sales Organization—how the sales manager handles his men.

Principles of Salesmanship—five factors: special preparation, attention, creating desire, interest in your goods, closing the sale.

Practical Process of Selling—how to sell retail, to dealers, specialties, primary, secondary, tertiary selling talks, salesman's check-up.

Model Selling Talks.

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The greatest thing in modern business is reaching the mental solar-plexus of many different classes of possible customers—hard-headed business men, fashionable women, thoughtless young people, and doing it by correspondence, display advertising, or personal salesmanship, as circumstances may require. It is practical business psychology that is at the bottom of all of these, knowing just how and where to find the tender spot.

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How to Deal with Human Nature in Business

Sherwin Cody has incorporated five books in one—a book on "Human Nature: How to Handle It" (business psychology); a book that is the rewritten edition of his famous course on "How to Write Letters That Pull"; a book on "Merchandising"; a book on "Advertising," and a book on "Personal Salesmanship." You get these five books and courses bound up in one large volume of almost five hundred pages.

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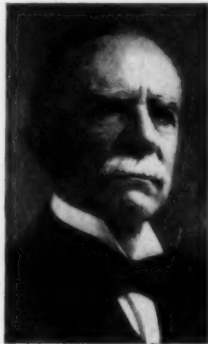
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JASPER'S HINTS TO MONEY-MAKERS



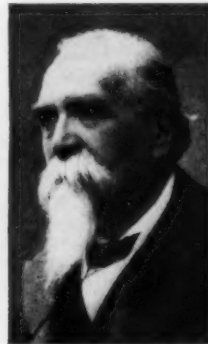
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A STOCKHOLDER in any company who sends in his proxies when requested to do so by the officers permits them to vote in his name at the annual meeting as if they owned his stock. He has himself to blame if he is not satisfied with the conduct of the business. The men who control big corporations, outside of the Standard Oil and some other noted industrials, are usually small stockholders.

The late J. P. Morgan left scarcely a share of United States Steel in his estate, yet he dominated and controlled the Steel corporation. James J. Hill, at the head of the Great Northern Pacific had large holdings in this property, but he had far more invested in bank shares than in his railroads.

Demagogues are constantly stating that a few men own our railroads and industrial corporations. A few men may control them, but the ownership is in the hands of the general public. These stockholders number millions and any time that they wish to take over the control of a property, they have simply to decline to send in their proxies to the management when they are asked to do so and to select one of their own number, or a committee of their fellow stockholders, to whom they can entrust the voting proxies in behalf of any management they choose to select.

In Great Britain this power is far more freely exercised than it is here, but even in this country independent stockholders, of late years, have demonstrated that they can be very useful and that in many instances they can be trusted to right the obvious wrongs of shareholders. At the opening of the year many annual meetings of corporations are held and I advise my readers to bear in mind that they are partners in any corporation in which they hold stock. As a rule, their shares have a voting power and every shareholder who attends an annual meeting has a right to ask for such information as a partner fairly should have. At the recent meeting of the American Chic Company, for instance, during a session of several hours, the President of the company submitted to innumerable inquiries and sent the stockholders home quite

satisfied that their interests were being safeguarded.

I wish that stockholders would take a more active interest in the annual meetings of corporations. They would find that their rights are respected as a rule and that it is only necessary to enter a vigorous protest in case the management hesitates to give out the information to which stockholders are justly entitled.

There is no question but that our great corporations are now managed much more carefully than ever before and the fact that the Steel corporation and others now send out quarterly reports to their stockholders, just as many railroads are also doing, has its significance.

The best securities on the list—the established dividend-payers—have merit and are a safe purchase whenever they are offered on serious breaks. Those who bought them at higher prices will find it safer to hold them than to sell them at a loss. The foundations of the market are still good and assurance of normal crops this year must inevitably, in view of the high prices of farm products, lead to a decided advance all along the line.

M., Oroville, Cal.: American Beet Sugar common, now on an 8 per cent. basis, is attractive.
C., St. Louis, Mo.: I would advise you to hold your Wabash preferred A, and your Westinghouse, as both are dividend payers.

C., Barberton, Ohio: Goodrich common pays 4 per cent. and is a fair purchase, but I do not see much speculative opportunity in it.

B., Massillon, Ohio: It is reported that the Kerr Lake Mining Company is exhausting its ore reserves. That explains why, with a 20 per cent. dividend, the stock is selling below par.

B., Fargo, N. D.: As the market price shows, International Harvester Company of N. J. common is well regarded, selling considerably above par—too high for a 5 per cent. dividend payer.

M., Somerville, N. J.: Quicksilver, Federal Oil and Osage-Hominy Oil are all speculative and I do not advise their purchase. These oils may have a future, but Quicksilver is especially to be avoided.

P., Newport, R. I.: Latest reports show that Interborough Consolidated earnings are increasing and the prospects bright. The decline in the preferred appears to have been due to general market conditions.

M., Calumet, Iowa: I do not advise purchase of stocks of new life insurance companies. Such ventures are very uncertain and few succeed. There are many good listed securities, the buying of which you may wisely consider.

R., Glen Allan, Miss.: Paying 3 per cent. and earning more than the 6 per cent. to which it is entitled, American Cities Co. preferred is a fair purchase. If earnings increase the arrears of dividend will be a valuable asset.

F., Schenectady, N. Y.: In case of a spring rise you might be able to dispose of your Erie First preferred, Marine preferred, and Distillers without loss and possibly at a profit. In that case I would sell, and put the money in safer stocks.

W., Lebanon Junction, Ky.: United Drug Company has been paying dividends on first and second preferred and lately put the common on a 5 per cent. basis. The common is quoted at about 79. I cannot tell what price it will reach.

C., Neshanic Station, N. J.: It is true that if

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Perhaps you do not care to make investments in your home community, yet hesitate to go to outside investment houses. Financial houses advertising in LESLIE'S are thoroughly reliable and thoroughly serviceable to out-of-town investors. They can serve you just as well, no matter where you live, as if you lived across the street from them. You can write them exact details of the amount you wish to invest, what kind of investment you wish, for how long, for approximately what rate of interest, etc. By return mail you will receive courteous, accurate and reliable suggestions for investments meeting your exact requirements, whether they are for a few hundred dollars or for several thousands. A number of houses even make it convenient for you to invest by making small monthly payments. Prompt, courteous and careful attention will be given to your requests for information, regardless of how small your present investments may be.

Leslie's
Illustrated Weekly Newspaper

railroads get fair play their stocks will do better. But I would advise a less speculative issue than Chicago Great Western pfd. for donation to a church. Better buy, for instance, So. Pac. or N. Y. C.

B., Newark, N. J.: I cannot pass judgment on the value of your mining property. That can only be decided when the ore deposit is worked.

M., Milwaukee, Wis.: Sinclair Oil is one of the better second-class oil companies. Its stock is a fair purchase, with less speculation possibility than formerly.

T., Manila, P. I.: I do not recommend purchase of the stock of any tungsten mining company. The metal itself is valuable, but none of the concerns producing it has as yet reached the dividend paying stage.

R., Toledo, Ohio: I do not advise selling Ohio oil in order to purchase Midwest Refining. The latter is a good speculation, but Ohio yields about 6 per cent. on market price and contemplates a stock dividend.

F., Reading, Pa.: Should you dispose of your holdings of Wright Martin and Alaska Gold, don't put the proceeds in a cheap Curb stock like Alaska Mines, whose future is uncertain, but buy a first-class dividend payer.

L., Mansfield, Pa.: American Thread Co. is prosperous and pays regularly the dividend on its \$6,000,000 5 per cent. cumulative preferred. It also pays varying dividends on common, 18 per cent. in 1916 on par (\$5).

C., Washington, D. C.: The great demand for shipping during this war has helped Cramp & Sons Ship & Engine Building Company. Some consider the stock an attractive speculation. Erie first preferred seems as far away from a dividend as ever.

F., Ogdensburg, N. Y.: It would seem that with more settled conditions in Canada, United Cigar Stores, Ltd., should enjoy greater prosperity. Taxation has become serious for corporations in British dominions, and much depends on how high it will go.

R., Durhamville, N. Y.: I. American Ice Securities deb. bonds have been called in for retirement. The new American Ice preferred stock is attractive. 2. Consolidated Gas Co. is flourishing. Its stock declined, like many others, on account of market conditions.

H., Jersey City, N. J.: 1. United States Steamship is paying dividends and is said to have plenty of business. The stock is a fair business man's investment. 2. Ship building and shipping bid fair to be profitable businesses for at least a year or two after the war.

P., Cazenovia, N. Y.: Paying 10 per cent. on par (\$50), and therefore making a liberal yield on current price, Lehigh Valley has appeared a good investment. There has been considerable selling of the stock lately because of the small margin of earnings over dividend.

H., Cedar Rapids, Iowa: It is impossible to keep up with all the new tire companies. They are for the most part selling stock to raise funds to start business. The public furnishes the capital and takes all risks. Better let undeveloped concerns alone, and buy dividend-paying stocks.

H., Meriden, Conn.: S. Conway, N. H.: Arkansas Light & Power is a small concern with a limited surplus after payment of fixed charges and preferred dividends. The preferred is a fair business man's purchase. The bonds appear safe, though I would prefer the issue of a stronger corporation.

J., Holt, Ala.: The Carlisle Mine in New Mexico produced \$5,000,000 in gold from 1880 to 1892. It was idle for twenty-four years to 1916, when it was pumped out and operations resumed. It remains to be seen whether under the new management it can again be made a paying proposition.

L., Moosup, Conn.: 1. I would rather hold than sell at a loss so good a stock as Western U. Tel. 2. The outlook for New Haven is not so bright as that for C. F. & I. The latter is not yet in the dividend class, but should be before long, while resumption of dividends on New Haven is remote.

M., Auburn, Ind.: Without considering the men behind it, Standard Films Industries stock is very far from being "a safe investment," particularly for a woman. There are already too many film companies and few are making money. It will be wiser for you to buy stocks that are already paying dividends.

G., Springfield, Vt.: You can get better interest rates by investing your \$4,000 in the preferred stocks of such corporations as U. S. Steel, American Sugar, National Lead, or Corn Products, or in the bonds of leading railroad, industrial and public utility corporations, or in real estate and farm mortgage bonds.

J., Denver, Colo.: The first and ref. 4's of the Oregon-Washington R. R. & Navigation Co. are unconditionally guaranteed, principal and interest, by the Union Pac. R. R. Co. They are therefore gilt-edged. The company pays the normal federal income tax. At their present price (about \$5), these bonds are attractive.

C., Canton, Ohio: Steel Alloys is still in the speculative stage, and apparently a long pull. United Motors, a combination of successful companies, is not paying dividends, but is regarded as a promising speculation. Midvale Steel is an excellent purchase. The company pays dividends of 12 per cent. on par value (\$50).

Z. B., Macon, Ga.: The best grades of bonds, as well as stocks, can be bought on the partial payment plan. That is a good way for you to begin acquiring income-paying securities. Buy only what you can conveniently carry with your limited monthly surplus. The interest will be credited to your account and help pay for the bonds.

P., Boulder, Colo.: Since Kennecott, Maxwell Motor second preferred and Willys Overland are paying dividends and seem likely to continue doing so, it appears better to hold them and to even up than to sell at a loss. Cuba Cane Sugar common is a long-pull speculation, yielding no income. But it

might advance from present figures in a rising market.

B., Providence, R. I.: 1. Beware of new and cheap-stock motor companies. There are already too many competitors in the field and much money is sure to be lost on them by confiding investors. 2. The cheap curb stocks are too often mere gambles. Better leave low-priced oil stocks alone and buy stocks of companies that already pay dividends.

D., Houston, Texas: 1. The prospectus of the Deppe Motors Corporation promises much, but until the company has realized some of the predictions the stock will be wholly speculative. 2. Galena Signal Oil is one of the most desirable of the S. O. group in point of income returns. The preferred pays 8 per cent. on par (\$100) and the common 12 per cent.

B., Richmond, Va.: The City of Birmingham, Ala., is flourishing and its 5 per cent. \$1,000 funding bonds are highly regarded. They are exempt from Federal Income Tax, are accepted as security for Postal Savings Bank deposits and are legal investments for savings banks in Rhode Island. They have been quoted recently at a price to yield 4.3 per cent.

A., Amherst, Ohio: I perceive that it is necessary to warn my readers against new and cheap-stock wireless corporations, as well as against speculative oil, mining and motor companies. American Marconi Wireless, in existence for years, is not yet a pronounced commercial success and until it is able to make and pay dividends it would be well to let alone the stocks of infant would-be competitors.

T., Louisville, Ky.: Although there are underlying bonds, the Northern Ohio Traction & Light Co.'s first ref. mtg. 5's are well secured and the company's two classes of stock are dividend payers. The company serves 50 communities in Ohio, with a population of nearly half a million, including one quarter of the population of Cleveland. The bonds are quoted at 94, to yield about 5.37 per cent.

B., New Castle, Pa.: Anglo-American Oil is one of the S. O. group and pays 20 per cent. on par (\$5) and about 6 per cent. on market price. The company does business in England and is highly prosperous. How hard it will be hit by high British taxation remains to be seen. Southwest Penn Lines also is of the S. O. group. It paid 12 per cent. last year, or over 10 per cent. on present price.

G., Portland, Me.: The Federal Reserve Board states that it was misunderstood in regard to the placing of foreign loans in the American market. Its attitude toward desirable foreign securities is not unfavorable, and it says that such issues may be bought with advantage to the country's foreign trade and the domestic economic situation. Leading financiers still recommend the purchase of these bonds.

R., Austin, Tex.: A public utility company doing business in your own state offers an attractive issue. Southwestern Power & Light Co.'s first lien 5's are secured by the property and stocks of several subsidiary companies. The company serves 78 prosperous communities with a combined population of 500,000. Net earnings are nearly three times bond interest charges. Price about 94, to yield about 5.43 per cent.

F., Bartlesville, Okla.: Standard Oil of Ind. is good to hold, though after the stock dividend is paid the quotation will naturally be lower. Midwest Oil is still cheap and speculative, though arrears on preferred have been paid and common is in line for a dividend. Midwest Refining pays dividends, is in a higher class and is attractive. Texas Co. and Tidewater Oil, independents, are stronger and higher-priced dividend payers.

O., Brockton, Mass.: City of Winnipeg ref. 5's appear safe. The Canadian municipal issues are well regarded. Merchants Heat & Light Co. of Indianapolis pays no dividends on stock but the bonds appear to be safe. Ohio State Tel. Co. pays dividends on preferred but not on common. The bonds you mention are not a first lien, but seem safe. Union Electric Light & Power Co. of St. Louis pays 6 per cent. on stock and its bonds are attractive.

B., Wheeling, W. Va.: 1. It would seem wiser to hold Wheeling & Lake Erie common. The road's gross earnings for 4 months ending Oct. 31 last were \$3,764,176, an increase of \$922,264 over the same period in 1915. Improvement in net for that period, if continued, would assure full dividends on the prior lien 7 per cent. cumulative stock and the non-cumulative 6 per cent. preferred, and over 2.25 per cent. on common. 2. Pierce Oil is a long-pull speculation.

L., Watertown, S. D.: 1. Great Northern Railway preferred declined owing to reduction in net earnings in the latter part of 1916. The dividend is believed to be safe. 2. C. F. & I. common is a better speculative purchase than Crucible Steel common. There are still arrears on Crucible preferred and until these are cleared off there is no dividend prospect for the common. 3. If the railroads are given fair treatment, their stocks are likely to advance materially from present levels.

D., Ilion, N. Y.: 1. Kennecott and Miami Copper are among the best mining propositions. Their future depends on the price of copper. 2. Oil-lot selling schemes are usually very speculative. There have been much fraud and loss in connection with them. The company you mention asks about \$5,800 per acre for its land. It promises to drill one well for each one thousand lots sold—at an aggregate of \$40,000. This would be a profitable operation for it, even if no oil were found, as the cost of sinking a well is only a fraction of the above amount.

B., Kankakee, Ill.: 1. The Adamson Law does not apply to the Canadian Pacific lines in Canada, but affects the portions of the system lying within the United States. Foreign liquidation accounts for some of the decline in the stock and market conditions for the rest. Earnings are again satisfactory. (Continued on page 242)

Where the World must get its Sugar!

BEFORE the war Europe's beet-sugar fields were supplying 40% of the world's demand for sugar. But now and for years to come this supply is stopped—the fields must be used for life-sustaining wheat, potatoes, etc.

The world turned to the other sources for sugar—but even these have not and cannot supply the demand—hence the increase in price. In Cuba—the largest single producer—no larger crop can be marketed with profit because of labor conditions. The world must therefore seek other fields, such as MEXICO, where climatic conditions are the same as in Cuba and where facilities for growing and marketing are much superior; labor costs but 50c per day as compared with at least \$2 a day in Cuba.

In Sinaloa, Mexico (opposite Lower California), the United Sugar Companies have been operating 25 years. Sinaloa is removed from the Mexican Revolution by 300 miles of arid desert and untracked mountains. Ideal climatic and soil conditions, irrigation facilities and marketing advantages combine to permit in Sinaloa the production of more sugar at less cost than anywhere else in the world.

In the last five years the Companies have had an average yearly production of 15,000,000 lbs. of sugar and 1,000 tons of alcohol, annually yielding \$501,166 profit. These results being accomplished at the height of the Mexican disturbance, it is clear that the Companies have already passed through the most severe test possible and that during the reconstruction period its opportunities are enormous.

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We believe this stock an exceptional investment, representing actual assets, not prospective profits, and possessing unlimited future possibilities for large dividends.

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JASPER'S HINTS TO MONEY-MAKERS

(Continued from page 241)

tory and in time the stock should sell higher. It looks like a good purchase now. 2. Union Pacific and Illinois Central would, like other roads, be somewhat seriously affected by the Adamson Act if the latter were upheld by the U. S. Supreme Court. In that case, it is hoped, the Interstate Commerce Commission will grant the railroads the right to make higher rates. Then their stocks should appreciate.

C., New York: H., New Castle, Ind.: While it is probably safe to buy Russian bonds, Russia's debt has largely increased and many financiers believe it better to invest in British or French bonds. The 5½ per cent internal Russian loan is payable in rubles at Petrograd. Owing to the low rate of Russian exchange in this country there is a speculative opportunity in these bonds. Profits estimated as high as 60 to 75 per cent on the investment are said to be possible to a patient holder who purchases at present price. This profit would depend on the advance in value of the ruble in dollars and it might take years to come to pass, even if all went well. The external Russian loans are more highly regarded than the internal loan, as principal and interest are payable in New York in gold coin.

New York, March 15, 1917.

JASPER.

FREE BOOKLETS FOR INVESTORS

Readers who are interested in investments, and who desire to secure booklets, circulars of information, daily and weekly market letters and information in reference to particular investments in stocks, bonds or mortgages, will find many helpful suggestions in the announcements by our advertisers, offering to send, without charge, information compiled with care and often at much expense. A digest of some special circulars of timely interest, offered without charge or obligation to readers of Leslie's, follows:

For 36 years Perkins & Co., Lawrence, Kans., have been dealing in farm mortgages paying 6 per cent. They offer first mortgage loans of \$200 and up; these are described in their free loan list N. 716. First mortgage 5½ per cent. bonds based on valuable real estate in Philadelphia can be had of the Tillotson & Wolcott Co., investment bankers, Cleveland, Ohio, and 115 Broadway, New York. A circular giving full details will be mailed upon request by the above company.

Farm mortgages paying 7 to 8 per cent. and secured by improved lands in Florida, are recommended by G. L. Miller & Co., Inc. 5 Bank & Trust Co. Bldg., Miami, Fla. To any applicant the company will mail its free circular, "What Mortgage Investors and Bankers Say."

Aurelius-Swanson Co., Inc., 28 State National Bldg., Oklahoma City, Okla., offers 6 per cent. first mortgage secured by Oklahoma farms under cultivation and showing an ample margin over the loan. Write to the company for its descriptive booklet and list of loans from \$300 to \$10,000.

Motor stocks lately suffered such a decline that many holders are in doubt regarding their future. To aid in solving doubts L. R. Latrobe & Co., 111 Broadway, New York, have issued a Statistical Book on the motor companies which is well worth reading. It will be sent free to all who ask for book No. 10.

If you do your banking by mail you can virtually bring to your very door the oldest trust company in Ohio. The Citizens' Savings & Trust Co., Cleveland, Ohio, with assets of over \$65,000,000, invites deposits by mail on which it will pay 4 per cent. interest. For particulars write to the company for its free booklet L.

"The Bachs Review," the widely quoted weekly and one of the most reliable financial publications, interprets the effect of events on the stock market and gives suggestions for investment. The Review will be mailed free on application to J. S. Bachs & Co., members New York Stock Exchange, 42 Broadway, New York City.

The future course of the financial market is discussed in "Discounting War and Peace," which gives an outline on prospects in general and specific comment on six industrial issues. To obtain this valuable work send for circular R-4 to John Muir & Co., specialists in odd lots, and members New York Stock Exchange, 61 Broadway, New York City.

Every investor to be successful needs to secure good advice. Sheldon Morgan & Co., members New York Stock Exchange 42 Broadway, New York City, are prepared to suggest a list of investments which at present prices yield a liberal income. Give them an approximate idea of the amount you contemplate investing and ask them for free list A-2 "Investment Suggestions."

The average investor does not go wrong when he buys securities approved by bankers. Hundreds of banks have purchased the 5½ per cent. first mortgage real estate bonds issued under the safeguard of the "Straus plan." The facts about these issues are given in Investment List No. H-703, which can be had free of charge by writing to the well-known house of S. W. Straus & Co., 150 Broadway, New York, and Straus Bldg., Chicago.

The general bond market, in the opinion of veteran observers, offers bargains at this time. The National City Co., National City Bank Building, New York, possesses a wide list of bonds whose qualities meet every requirement. Obviously there are many advantages to an investor who can select from a large number of securities passed on by such a responsible house. Everyone who contemplates purchase of bonds should send to the company for its general circular L-64.

Farmers in Wisconsin have no difficulty in meeting interest on mortgages, for that state's dairy output is \$100,000,000 yearly. Markham & May Co., Milwaukee, Wis., specialize in dairy farm mortgages, for which there is a nation-wide demand, 67 per cent. of them being bought by banks, trust companies and other investors seeking safety. To those interested Markham & May Co. will send gratis their current list and brochure on the Dairy Farm Mortgage.

At no time has it been more needful to give careful thought to prices of commodities and securities before purchases are made than at present. To lessen worry and to cease depending on rumors or luck, one should consider facts and figures furnished by the Babson Statistical Organization, Statistical Block, Wellesley Hills, Mass. This house has worked out a definite policy based on fundamental statistics. To get the details gratis address Dept. L-43 of the above organization.

MEN WHO ARE MAKING AMERICA

(Continued from page 339)

on an issue they had sold, an example since followed by other high-grade issuing houses. In later times, when, partly because of hasty legislation and regulation, misfortune after misfortune overtook American railroads, driving one-sixth of the country's entire mileage into bankruptcy, Speyer & Company left no stone unturned to safeguard the interests of those who had entrusted them with investment funds and finally secured successful results.

"Jimmy" Speyer, as he is called by his friends, is an optimist. He believes in his fellow-men and in the future of his country. At times when many of his fellow-bankers, on account of such things as the free silver agitation, hostile legislation and rulings against railroad and other corporations, were depressed and despairing of the future, Mr. Speyer remained confident. As president of the Economic Club, in 1912, in a debate on "Are Our Railroads Fairly Treated," he said:

"The American people love fair play and want to be fair. Let them know all the facts, and I am convinced we can safely trust their judgment and sense of honor to do the right and fair thing in the end. They always have done it, and they will also do so in this case."

When occasion arose, he was eager to do his share in putting the facts before the public and its representatives.

For instance, when the St. Louis & San Francisco Railroad joined the nation-wide procession to the bankruptcy court, Mr. Speyer was so bent upon receiving fair treatment for investors that he abandoned his annual holiday and personally appeared before the Missouri Railroad Commission and fought for a square deal—fought so successfully that his bondholders have emerged from the trouble unscathed. Also, when aspersions were cast upon certain actions of Speyer & Company in connection with the Rock Island case, Mr. Speyer went direct to Washington, insisted on appearing before the Interstate Commerce Commission and disproved convincingly all aspersions concerning his firm.

Mr. Speyer does not look for, but is not afraid of, a fight, no matter who his antagonist may be, when the interests of his clients are at stake. He holds that it is most unwise for bankers or others in a position of trust not to repudiate unjust attacks no matter if "dignity" would sometimes suggest remaining silent. But while he takes his responsibilities and duties very seriously, he is noted for his good humor and for his knack of overcoming threatened deadlocks or squabbles by cracking a joke or dropping some pointed witticism.

It is recorded that at one very important conference over a proposed deal, much was being said by the other side regarding the desirability of "harmony." The terms outlined, however, were not favorable to the interests of Speyer's clients. So when he was asked for his opinion he replied that he would favor "harmony" only after the "harm" had been taken out of it!

Speyer & Company have been and are international bankers in the fullest sense of the term. They took a lead in financing South American projects, both in Bolivia and Ecuador; they provided the Mexican Government, when under Diaz and Limantour, with many millions of dollars to build railroads in that potentially rich but politically unfortunate country; they financed the Philippine Railway construction in 1906 when Mr. Roosevelt was President

and Mr. Taft Secretary of War, and quite recently carried through the sale of these railroads to the Philippine Government. They also took the first \$35,000,000 loan to establish the credit of the new Republic of Cuba.

It was with capital raised by the Soeyers that London's underground railway system has been revolutionized. Sir Edgar Speyer, brother of the American head of the family, was the financial power behind this colossal undertaking and became chairman of the whole enterprise. When the problem arose of finding a practical man of sufficient calibre to handle so intricate and extensive a project, James Speyer cabled that he, through one of his Cleveland friends, knew the right man. This man was finally accepted by the London directors. He has lately figured conspicuously in the public prints on both sides of the Atlantic, for the man chosen was none other than Albert Stanley, formerly manager of the Detroit Street Railways and subsequently manager of the New Jersey Public Service Corporation. He is now Sir Albert Stanley and one of Lloyd George's right-hand aides as Minister of Commerce and President of the Board of Trade in the British Cabinet. Mr. Speyer is proud of this "find."

As in his charity Mr. Speyer knows no difference in race, creed or color, so in politics he is distinctly non-partisan, independent. He was vice-president and treasurer of the German-American Reform Union in the Cleveland campaign of 1892, was a Chamber of Commerce delegate to the Indianapolis Sound Money Conference in 1898, was a charter member of the Citizens' Union, was an active member of the Executive Committee of Seventy which routed Tammany Hall and was a member of the Board of Education in New York City under Mayor Strong.

For the last twenty years he has held no political office, but has preferred to devote much of his time to educational and other semi-public work. At their modest but beautifully situated country home, Waldheim, near Scarborough on the Hudson, Mr. and Mrs. Speyer frequently entertain groups of working girls, educational associations and others active in the service of humanity—Mrs. Speyer's interest in such work having been redoubled by her illuminating experience as chairman of the Women's Section of Mayor Mitchell's Unemployment Committee in the winter of 1914-1915.

Speyer & Company was the first private banking house in New York to adopt a pension fund for its employees. To get into the Speyer office is the ambition of half the workers in the financial district—especially in these days of high living cost. Perhaps the fact that Mr. Speyer sits in the same chair that was used by his father has something to do with his consideration for his workers. The Speyer building, the first low office building in New York, is an architectural gem; it is modeled after the old Pandolfini Palace in Florence, designed by Raphael.

In the Speyer home on Fifth Avenue are some fine paintings. But there is one, perhaps the least artistic of them all, which is held in special regard. It is a portrait of Mr. Speyer painted, not by a great master, but by an East Side boy who was attending the art class at the Eldridge Street University Settlement, and presented to Mr. Speyer in commemoration of the rounding out of twenty years' service on behalf of the institution and the humble aspirants for knowledge whom it has helped.



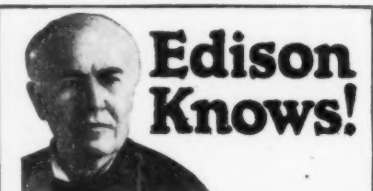
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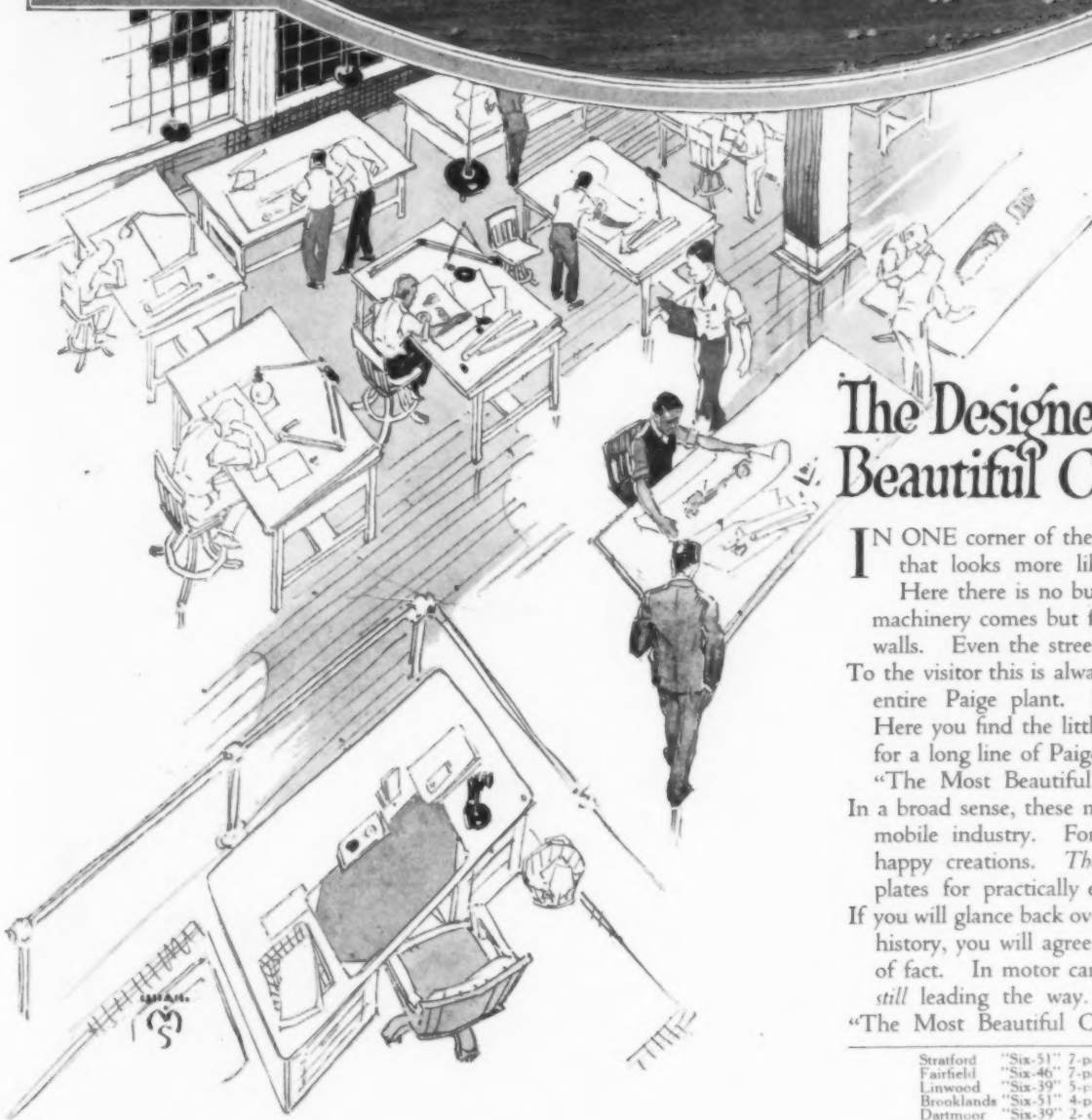
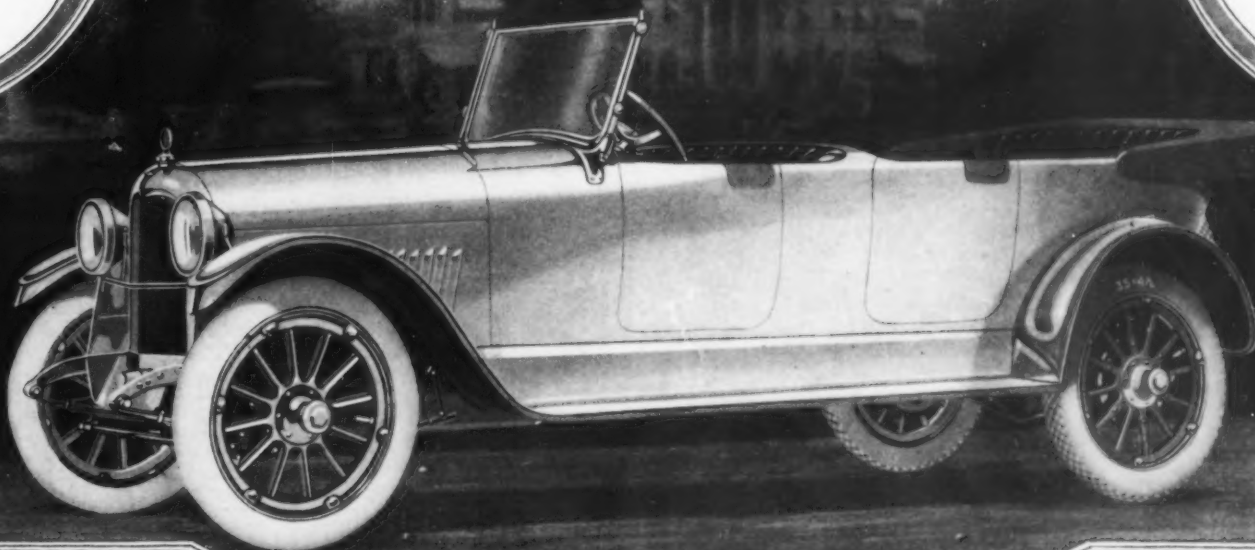
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AT A TIME WHEN HE COULD ILL AFFORD IT, DARWIN P. KINGSLEY TOOK OUT AN INSURANCE POLICY FOR \$1,000. TODAY HE IS THE PRESIDENT OF THE NEW YORK LIFE INSURANCE COMPANY, AN ORGANIZATION WITH \$2,500,000,000 INSURANCE IN FORCE. NEXT WEEK MR. FORBES WILL TELL THE LIFE-STORY OF THE NEW ENGLAND COUNTRY BOY WHO ROSE TO THIS POSITION OF EMINENCE IN THE BUSINESS WORLD.

PAIGE

"The Most Beautiful Car in America"



The Designers of "The Most Beautiful Car in America"

IN ONE corner of the huge Paige factory there is a room that looks more like an art studio than anything else.

Here there is no bustle or confusion. The drone of machinery comes but faintly through the thickly padded walls. Even the street clamor is muffled and vague.

To the visitor this is always the most interesting spot in the entire Paige plant. For here Paige cars are designed. Here you find the little group of men who are responsible for a long line of Paiges—and that supreme masterpiece, "The Most Beautiful Car in America."

In a broad sense, these men are designers for the entire automobile industry. For their creations are invariably the happy creations. Their models are the accepted fashion plates for practically every quality car in the country.

If you will glance back over the past seven years in automobile history, you will agree that this is a temperate statement of fact. In motor car design, Paige has led the way—is still leading the way.

"The Most Beautiful Car in America" speaks for itself.

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| Stratford | "Six-51" 7-passenger | - | \$1495 f.o.b. Detroit |
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| Linwood | "Six-39" 5-passenger | - | \$1175 f.o.b. Detroit |
| Brooklands | "Six-51" 4-passenger | - | \$1695 f.o.b. Detroit |
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Grow Younger as You Grow Older!

Younger in Body, Younger in Spirit, Younger in Ambition, Younger in Every Characteristic that Gives Greater Earning and Living Power, Greater Thought Power, Greater Pleasure—Obtaining Power and Greater Health—Promoting Power

THE number of years a man has lived does not tell how old or young he is. A man is as old or as young as his energy, his vitality, his capacity for work and play, his resisting power against disease and fatigue.

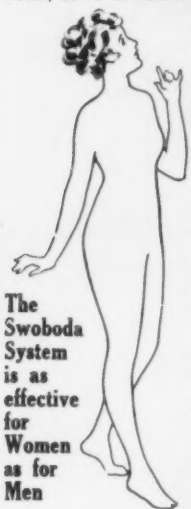
A man is only as old or as young as his memory power, will power, sustained-thought power, personality power, concentration power and brain power. He is only as old or as young as his digestive power, his heart power, his lung power, his kidney power, his liver power. Age is measured by the age of our cells, tissues and organs, and not by the calendar!

Cultivate the Cells

Everybody knows that the body and brain are made up of millions of tiny cells. We can be no younger than those cells are young. We can be no more efficient in any way than those cells are efficient. We can be no more energetic than the combined energy of those cells.

By conscious cultivation of these cells, it is as natural as the law of

gravity that we become more efficient, more alive, more energetic, more ambitious, more enthusiastic, more youthful. By consciously developing the cells in our stomachs, we must improve our digestion. By consciously developing the cells in the



The Swoboda System is as effective for Women as for Men

heart, we must increase its strength in exact proportion. By consciously developing the brain cells, the result can only be multiplied brain power—and so with every organ in the body.

What we are and what we are capable of accomplishing depends entirely and absolutely on the degree of development of our cells. They are the sole controlling factors in us. We are only as young and as great and as powerful as they are.

There Is No Fraud Like Self-Deception

You may think you are young, strong, brainy, energetic, happy, yet when compared with other men or women, you are old, weak, dull, listless and unhappy. You do not know what you are capable of accomplishing because you have not begun to develop the real vital powers within you. The truth is you are only a dwarf in health and mind when you can easily become a giant through conscious development of every cell, tissue and organ in your body and brain. By accelerating the development of the powers within you, you can actually become younger, as you grow older—yes, younger in every way that will contribute to your health, happiness and prosperity.

Conscious Evolution the Secret

Swoboda proves that Conscious Evolution gives energy and vitality to spare, digestive power to spare, self-reliance to spare, and gives many other desirable characteristics

to spare. He proves that Conscious Evolution makes people disease-proof, fatigue-proof. He maintains that to possess sufficient vitality and energy and to keep the body in normal health under the most favorable conditions is no more health prosperity than to have only enough money from day to day to meet current expenses. Great reserve health, great reserve energy is what we must acquire if we are to successfully nullify the ravages of time, and to easily overcome every adverse condition and thus enjoy the benefit of our health power and the advantage of our energy.

Beware of Health Poverty

As Swoboda says, "There are individuals who seek work only when their last cent is gone. Likewise, individuals live from minute to minute and from day to day, seeking health and energy only as they need them badly."

Conscious Evolution is for them—for everyone. It is a simple scientific and practical system by means of which every part of the brain and body is energized, strengthened, awakened, so that we become possessed of a super health and mentality—the Swoboda kind of health and mentality. Conscious Evolution makes for good fortune by developing the resources and the ability and power of personality.

Strange as it may seem, this revolutionary method of consciously awakening and developing weakened and lifeless cells requires no drugs, medicines or apparatus of any kind. It does not require dieting, deep breathing, excessive exercising, cold baths, electricity or massage. It takes only a few minutes a day, yet so startling is the effect of Swoboda's system that you begin to feel younger, renewed, revitalized, re-energized after the first day.

AN AMAZING BOOK FOR YOU

Swoboda has published for distribution a remarkable book which explains his system of Conscious Evolution and what it has already done. Write for this book—not because Conscious Evolution has meant so much to over 260,000 other men and women, not because there is scarcely a prominent family in the country that hasn't at least one member a pupil of Swoboda, including Chas. E. Hughes, Rockefeller, the Vanderbilts, the Goulds, the Huntingtons, the Armours, the Cudahys, the Swifts—but write for the book because it means so much to YOU in multiplied living power, earning power and resisting power. It is a big book filled from cover to cover with the vital facts about yourself and how you can acquire the degree of perfection in body and mind that you so much desire. It exposes the dangers of excessive deep breathing, excessive exercise, and excessive muscular development.

Regardless of how you may feel, of how efficient you may think you are—regardless of how active, energetic and alert you may consider yourself—regardless of how happy, how contented you may pride yourself on being—regardless of how healthy, wealthy or successful you may be, you cannot afford, in justice to yourself, to miss the interesting and instructive secrets explained for the first time in this startling new book.

A mere reading of "Conscious Evolution" will so fill you with enthusiasm and ambition, that you will not rest until you have yourself acquired the Swoboda kind of health and energy by cultivating and revitalizing intensely every cell, tissue and organ in your own system. Tear out the coupon on this page, write your name and address on it or write a letter or a postal card and mail it today. Even if you gain but one suggestion out of the 60 pages you will have been repaid a thousandfold for having read it. I urge you by all means not to delay, not to say "I'll do it later," but to send NOW, while the matter is on your mind. Remember, the book is absolutely free for you to keep—there is no charge or obligation now or later. Write NOW. Address

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Beware of individuals pretending to be my agents or representatives. All such are impostors and frauds. —SWOBODA.

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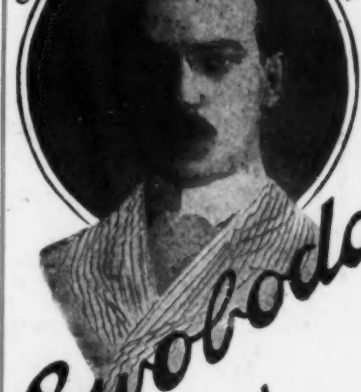
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CREATOR OF CONSCIOUS EVOLUTION



Swoboda
A
REMARKABLE
PERSONALITY

Swoboda, himself, is perhaps the most perfect example of what Conscious Evolution can accomplish. As Swoboda gains in years, he grows younger in enthusiasm, younger in vitality, younger in health; he is becoming stronger, more energetic, more confident, more dominant and more alive by capitalizing his creative powers through Conscious Evolution. What Swoboda is accomplishing for himself, you too can accomplish—every individual can accomplish, for every individual is governed by the same laws and principles, and every individual has it within himself to make use of these laws and principles. Swoboda's mind and body are so alert and so active that in his presence one feels completely overpowered. His personality dominates everything with which it comes in contact; yet Swoboda is real—there is absolutely nothing mysterious about him. He knows not what fatigue is—he is a tireless worker. He delights in making sick people well and weak people strong. He loves his work because he feels he is of benefit to humanity—making a better, more vital, more potent race of men and women.

Swoboda Has Over 260,000 Followers!

25,000 in New York
12,000 in Chicago
15,000 in Philadelphia
7,000 in Boston
5,000 in Pittsburgh
4,000 in St. Louis
800 in Cleveland
1,200 in Cincinnati
2,000 in Los Angeles
1,200 in Washington, D. C.
25,000 in England
162,700 in other places

260,900 Men and Women

Conscious Evolution has followers all over the world, in all countries of the globe. Swoboda has followers in the Fiji Islands, in Java, in New Zealand, in Australia, in the Philippines, in China, in Japan, in Brazil, in Argentina, in Bolivia, and in all of the Southern and Central American countries as well as in Canada and Mexico.

